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THE ARCHITECTURAL FORUM

FOR QUARTER CENTURY THE BRICKBUILDER

FIFTY-SECOND ANNUAL
CONVENTION
AMERICAN INSTITUTE OF ARCHITECTS

RECENT NEW YORK
APARTMENT HOUSES
J. E. R. Carpenter, Architect

FOUR COUNTRY HOUSES
Murphy & Dana, Architects

FEDERAL AID TO HOMEBUILDING
F. R. Howe

STREET DECORATIONS FOR
NEW YORK VICTORY LOAN DRIVE
H. Van Buren Magonigle, Architect

MAY 1919



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THE EDITORS FORUM



WITH the general resumption of building, architects will enter a new era in the progress of their profession. Without question our country is on the threshold of its greatest economic development and if architecture is a living art, that development will find expression in our buildings. From the early days of our national existence we have enjoyed great natural resources, which, because of their plentifulness, we held in small value, and wasted extravagantly. The war, its terrific cost, the hunger that we see in many parts of the world, our own rapidly increasing population that must be housed, clothed and fed, have brought us to realize that we must conserve our resources, develop our cities and towns along economic lines, eliminate the waste wherever it may be found, if we are to remain a prosperous and contented nation.

The contribution that architects may make to this new conception of things is tremendous. A great part of our national wealth is represented in buildings and the real value of these buildings is dependent upon the skill and ability of the architects who design them. If they are so planned that a large portion of their areas represents nothing but waste, or if they are so poorly constructed that they become a burden to maintain, the aggregate loss is exceedingly great. Such losses already exist, not all to be charged to architects, of course, because hitherto only a part of our buildings have been designed by architects. Our promoters, our methods, something is wrong, for why should there be whole areas of our cities filled with buildings unfit for use and producing no return on the capital invested in them? Only because these buildings were not properly planned to make them have enduring value. They depend on dark enclosed courts for air, light and ventilation, they are not protected by legal restrictions from the intrusion of buildings of such types as prove undesirable to the occupants, and as soon as anything better is offered, their tenants abandon them and they rapidly go down in value.

THE correction of such evils is indeed a large and worthy object, and it is in the power of the architectural profession to wield such an influence that they will be corrected, and our building development proceed along more rational and economic lines than in the past. This means that architects must have intimate knowledge of and direct a greater number of the phases of the building industry than formerly. Building development must be approached from many angles; it is undoubtedly influenced in the greatest degree by plan and design, for if these are wrong, the damage is too great to be

offset by other good features. Architects now being so largely responsible for good building development, it is only natural and necessary that they extend their influence to the other phases. This leads us to financing, where through bad and unsound methods, much waste may creep in, placing an extra burden on property that must be reflected in rents; to the study of low values and their proper proportions to buildings of different types from the investment standpoint; to the matter of maintenance which can be expensive or moderate in accordance with the judgment shown in placing the building and selecting its original equipment, and to the establishment of such restrictions as will guarantee the continuance of a community in the use for which it was developed.

The Post-War Committee on Architectural Practice is now considering the many aspects of the architect's relation to the public, and from the interest that has been aroused throughout the country indicating a desire to take a greater part in our nation's economic development, it may reasonably be expected that the result of that committee's work will be a wider extension of architectural services and interest.

THE ARCHITECTURAL FORUM is desirous of seeing the profession take an active interest in all features relating to development. Beginning with the June issue, we will inaugurate a special section in which the important factors of financing methods, insurance, land values, taxation, maintenance, civic development and other features bearing directly on buildings and their investment value, will be discussed from month to month by authors qualified to speak on the respective subjects.

The June issue will also feature a selection of the most recent general and tuberculosis hospitals, including among the latter a number that have been built in Massachusetts and New York in accordance with recent legislation in those states requiring their various counties to maintain hospitals for their tubercular inhabitants. The principles underlying the treatment of tuberculosis are continually developing and consequently the buildings in which the work is carried on show a constant development. An important article describing the latest type of tuberculosis hospital, written by William H. Scopes of the firm of Scopes & Feustman, who have given long study to tuberculosis hospital planning, will be included in the hospital data.

Another interesting article will describe a new type of moderate rental apartment house, the construction of a number of which has now begun in New York City. The actual contract figures show but a small increase over pre-war costs, due to the plan.



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THE ARCHITECTURAL FORUM

VOLUME XXX

NUMBER 5

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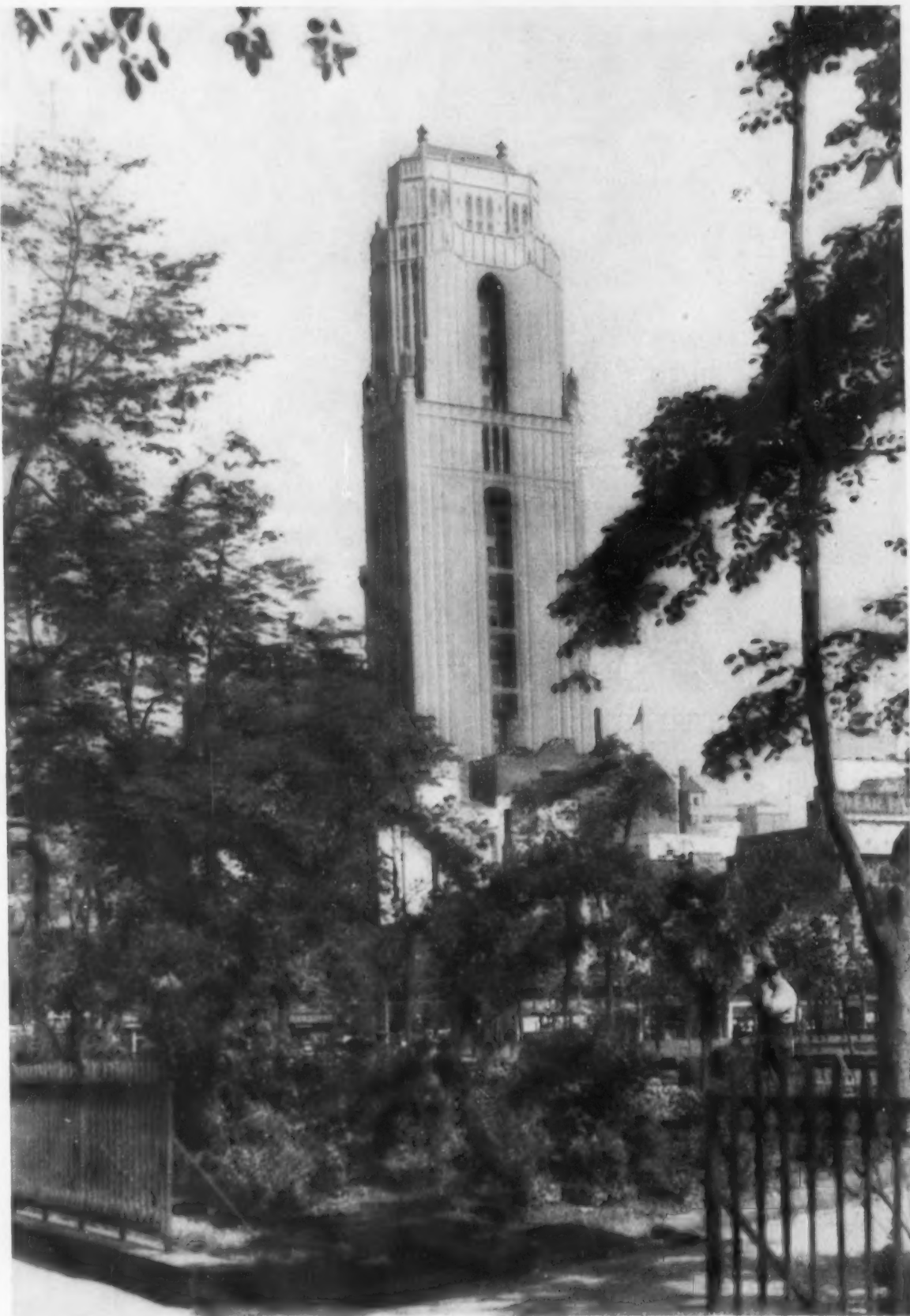
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✓ VIEW OF THE BUSH TERMINAL SALES BUILDING
FROM BRYANT PARK, NEW YORK CITY
From Photograph by John Wallace Gillies

Helmle & Corbett, Architects

The Architectural Forum series of distinctive architectural New York street compositions. This latest skyscraper springs from West 42d Street and is notable for having architectural treatment on all four sides.

THE ARCHITECTURAL FORUM

FOR QUARTER CENTURY THE BRICKBUILDER

VOLUME XXX

MAY 1919

NUMBER 5

The Fifty-second Annual Convention of the American Institute of Architects

NASHVILLE, TENN., APRIL 30, MAY 1 AND 2, 1919

"CONFESSION is good for the soul," and by the same token the Nashville Convention was well worth holding. A tally of its net accomplishments would hardly fill half a column of this journal, but the relief which the tortured minds of the profession must have felt at its close was immeasurable. We know of an architect, who, when the vagaries and provocations of a client become unendurable, calls in his stenographer and dictates the most scathing letter that he can conceive. A couple of hours later when the letter, neatly typed, is placed before him for signature he reads it through perhaps twice with a grin of the greatest satisfaction, but, instead of signing it, he a little regretfully, but contentedly withal, tears it into a thousand pieces and drops it into his waste basket. His brain storm is over, the danger line is passed, and he again faces his tasks with a light heart.

To an observer on the side lines, the Nashville Convention illustrated the same phenomenon. The worries and cares of the war period were discussed to repletion; the eternal question of education of the young again reared its hydra head, and the varied matters of the Secretary's office and the Institute's publications received due attention, but when all was over the Convention had, as usual, magnificently filled its traditional role of safety valve and the delegates returned to their offices cheered by hearty handshakes and greetings, heartened by the inspiring words of Mr. Keeble's address, and refreshed in body and soul by the last day's outing at the beautiful Hermitage.

The dominant subject, as was expected, was the work of the Post-War Committee, whose earnest and self-sacrificing work, as evidenced by their circular, received the highest commendation.

The other principal topics receiving attention were those relating to education, to competitions and to the question of a permanent and high salaried Secretary, but the topic which, while occupying a very small amount of time, excited the greatest interest, was perhaps the report of the Committee on Jurisdictional Disputes, presented by Mr. E. J.

Russell, its chairman. This was probably the first time that the work of the Institute had touched that of organized labor, and the novelty of the work, as well as its importance, seemed to awaken the sympathy of the Convention to an unusual degree.

The meetings were held in the stately Hall of Representatives of the Tennessee Capitol, a room the architectural importance of which deserves wider recognition. Built entirely of the massive gray native stone and, aside from the beautiful Corinthian colonnades along the galleries, almost free from detail or unnecessary lines of any sort, it presented an object lesson in dignity and simplicity which was not lost upon the delegates. Perhaps some day the newly formed Tennessee Chapter will prevail upon the authorities to remove the dingy framed photographs of past legislators which encumber the walls, straighten up the portraits of Andrew Jackson and his colleagues which hang over the entrance and possibly eliminate some of the clocks of different periods which now adorn its ashlar.

While the topics above mentioned received in detail the principal attention of the delegates, it was observable that the keynote running through all was the question of improving the profession (not the Art) as a whole, and to that end aiding the younger men in their efforts to become worthy practitioners. This departure from the spirit of some previous conventions in which questions of fees, competitions, and by-laws have been pre-eminent was a pleasant change, perhaps even marking an era, and was probably due in no small measure to the broad and simple humanism of President Kimball's character, as was well instanced by his opening address, which was above all a plea for the brotherhood of professions, unselfishness in practice and a helping hand to the beginner.

The reports of the officers and the formal welcome to Nashville by the mayor occupied much of the first forenoon. The financial affairs seem to be in a fairly satisfactory condition, but, after considerable discussion, the dues were left unchanged, except that dues of Fellows will in the future be the

same as those of other members of the Institute.

The somewhat weighty reports of the various committees followed, each introducing its quota of perplexing business, so it was with a feeling of relief that the delegates adjourned at five o'clock to the Parthenon in the beautiful Centennial Park, to view an art collection arranged by the Nashville Art Association and to experience a foretaste of Nashville hospitality.

The evening of Wednesday provided a surprise. The somewhat searching cross-examination of the Post-War Committee's circular, followed by the various reports of other committees, had left many architects in a somewhat despondent mood. It seemed as if all the profession's previous efforts had been on the wrong track, and as if Architecture were wandering in a gloomy wood from the recesses of which in all directions peered the greedy faces of the engineer, the building company and the real estate, all ready to pounce upon her and destroy her. The words of Wallace Irwin came to mind:

"I sometimes feel that I am not so good,
That there are foxier, warmer babes than I,
That Fate has given me the calm go-by
And my long suit is sawing mother's wood."

Upon this dejected frame of mind the cheering words of the address made by Mr. John Bell Keeble, an attorney of Nashville, fell first like a grateful balm, and then like an inspiring call to arms. A natural speaker, to whose skill in oratory is added a charm of manner peculiar to the South, Mr. Keeble's address probably did more to "set up" the Convention than any other thing could possibly have done. His subject related to professionalism and it treated of the duties, privileges and rewards of the professional man as compared with those of the man of commerce. After a few preliminary remarks in which he regretted that owing to recent legislation, the old-time Tennessean hospitality had to be curtailed in certain directions (Tennessee is not only dry but cigaretteless) he proceeded to an analysis of the professional man's character. After establishing the fact that he must, in any event, be a man of some culture, he found that a sound mastery of fundamentals was essential. "Your calling and my calling," said he, "does not go haphazard; it is not the inspiration of genius alone, but it is a talent and genius manifesting itself through the mastery of the inheritance of ages of men who have studied and thought along these lines . . . the result of the science of your calling and mine is the accumulation of contributions made by thousands and thousands of men, both mighty in position and humble in position, who faithfully and honestly have built that calling up."

Next he found that such knowledge of a profession must be used. "One of the great distinctive qual-

ities of every profession is this," said he, "that the professional man ought to feel that whatever he knows and whatever he has acquired in his profession, is not merely for the gratification of his intellectual appetite, not merely for the satisfaction of the possession of knowledge, *but he holds it in trust for all Society*. The professional man is the greatest and most important trustee for the preservation and development of society that this world knows, because he holds to a certain degree, and each of us, you and I, enjoy a capacity that properly applied can ameliorate the conditions of society and the troubles and necessities of individual members of it, and that is one of the distinctive features of a professional man. He must apply his capacity to the service of others. . . . He is the man who stands ready to aid other men in their conceptions of labor or work, or to aid them in the establishment of the enterprises from which they often reap large profits."

After pointing out that the professions have it in their power to put a positive brake upon any further business or any phase of life, the speaker alluded to the indescribable pleasure felt by a professional man in the satisfaction arising from mental exaltation, when he knows that he has solved a problem that was worth while. "A professional man," said he, "gets a pleasure in life that is best expressed by Rudyard Kipling in his lines:

"And only the Master shall praise us,
and only the Master shall blame,
And no one shall work for money,
and no one shall work for fame;
But each for the joy of the working,
and each, in his separate star,
Shall draw the Thing as he sees It
for the God of Things as They Are!"

And that is the joy and comfort that the professional man gets, that the men of other callings in life can never understand."

After recalling how in 1914 the most helpless people in the world were the so-called business men — he described how the journalist, Clemenceau, seventy-six years old, came to the rescue of France, how the little Welsh lawyer, Lloyd-George, proved to be the man of the hour in England, and how the saviour of the Allies was Foch, the schoolmaster in a war college who had never commanded an army in his life, and how finally the type of man that seems to be fashioning the destinies of generations yet to come is the school teacher, the professor, the President of the United States, and in closing made this parting appeal:

"You have every reason to believe that if your profession and mine depart from traditions, the tradition of unselfish devotion to your calling and the tradition of high and noble purpose of service, you

cannot expect your profession—I cannot expect mine—to contribute to the welfare of society in the future as it has in the past, because it goes without saying that the men who have achieved so much for the good of humanity through professional training and professional standards, are the products of that training and the result of those standards, and if you strike them down, or suffer them to be impaired, though you and I may gain some temporary reward, we are placing upon the altar the spirit of professionalism that has been the soul of progress of society for hundreds and hundreds of years.”

Mr. Keeble's address evoked the greatest enthusiasm and he was recalled to the platform to receive the thanks of the Convention.

The proposition to appoint a permanent Secretary at a tentative salary of \$8000 per year was referred to the Post-War Committee. Various propositions in relation to the publication of the official organ of the Institute were discussed, but no very drastic action was taken.

An eloquent appreciation of Frank Miles Day by Mr. Pond of Chicago was heard on Thursday morning, the entire assemblage rising in token of the respect and affection in which his memory is held—after which the names of William Emerson of New York, N. Max Dunning of Chicago, Robert J. Farquhar of Los Angeles, E. P. Bissell of Philadelphia, W. H. Kilham of Boston, Robert McGoodwin of Pittsburgh, W. J. Richardson of New York and J. C. Llewellyn of Chicago were proposed as Fellows.

The report of the Committee on School Building Measurements was accepted subject to revision of the nomenclature of the various classes, so as not to be confused with those of various city building laws. The report in favor of a National Housing Conference under the auspices of the Federal Government was adopted, as was that for a Victory Park and Forest between Washington, Baltimore and Annapolis.

A resolution introduced by the Boston Chapter in favor of a more informal type of competitions for small war memorials failed to pass.

The question of signing buildings and advertising came up and, while no very definite action was taken, it was felt that while the signing of buildings after completion was to be encouraged, the placing of the architect's name upon a building in process of construction should be done with some care, and that the Institute relied upon its members to keep all advertising within the bounds of truth and good taste and in conformity with the highest ideals of the Institute.

A lengthy but entertaining discussion upon education occupied Thursday afternoon. The Illinois chapter had come prepared with a carefully devised constructive program for the revision of the standard curriculum, tending toward a more practical training for present-day work and the elimination to a con-

siderable extent of the Beaux Arts idea. The students would be received into offices for a part of the time, and as a part of the school work would listen to lectures on textiles, modern industrial plants, housing, city planning, business promotion and financing, surveying, etc., receiving a certificate as “draughtsman” at the end of four years, and a degree and the title “architect” the next year, should they elect to continue their studies. The report was listened to with much interest. Professor Laird, however, thought that teaching was an occupation in itself the same as practicing, and neither was able to direct the other. “Schools,” said he, “are the nursery. You can criticize the product, but you must leave the method to the teachers.”

Mr. Ittner proposed the English scheme of apprenticeship and Professor Lorch spoke along the point of view of the teachers. The atmosphere, which was getting a little tense, was relieved by Mr. Magonigle, who in a most amusing speech full of gentle satire on the additional subjects which should be included in school curricula, won spirited applause and led after a while to the not too original conclusion that the acquisition of general culture is personal and cannot be injected into any one's personality.

The report of the Committee on Education, which Mr. Ackerman explained with interesting side discussions, showed much careful thought and was in a way in line with the proposals of the Chicago delegation. The report, which took the stand that the almost universal practice of teaching design without any contact with the world of reality and imposing purely academic judgments upon the work accomplished by the student was faulty, seemed to be unanimously approved. Mr. Ackerman spoke of one set of problems which had come to his attention which while slightly ultra, and in a course of decoration, were yet typical, viz: A Roman Entrance, A Royal Bed, A Perfumery Bottle, and an Astronomer's Library, and felt that the student's experiences must be removed from these hypothetical realms into the everyday world of practice.

A great deal of interest was shown on Thursday morning in the report of the Committee on Jurisdictional Disputes as presented by Mr. E. J. Russell. This Committee, composed of Mr. Russell, the Chairman, W. H. Kilham and W. S. Parker, had a most interesting series of meetings with the heads of the Building Trades Council of the American Federation of Labor. These meetings, held successively in Boston, New York, Cleveland and Indianapolis, required considerable time and travel but were remarkable for the expressions of interest and good will towards architects from the various representatives. The meetings were enlarged to take in representatives of the contractors' and employers' associations and the Engineering Council; in fact, it is worth noticing that in this case the movement

was inaugurated by the architects who invited the representation from the engineers. Much help was given by Mr. John B. Lennon, representing the United States Department of Labor, and the result of the deliberations, which were cordial and harmonious to the last degree, is an agreement to eliminate absolutely the jurisdictional strike. Police power to the extent of suspension of members failing to observe the regulations is provided. The duty of the architect is to so word his specifications as to arrange all trades under their proper headings according to information which will be duly furnished.

Mr. D. K. Boyd followed with a plea for standardization of materials, exhibiting incidentally the sets of standard details for carpentry and mill work prepared by the Government during the past year.

He strongly advocated the use of standardized window and door frames and mouldings and the keeping of standardized details for all possible parts of the work ready for use in all offices. He alluded to the careless wording of specifications which often involves additional expense.

The ever thrilling subject of competitions was next taken up and was replete with interest, though a curious change from the status of some previous years was noticeable in the fact that, aside from the position not unfavorable to competitions taken by Mr. Swartwout and a few others, the only strenuous supporter of the system was Professor Laird, who maintained that better schemes for buildings were obtained in competition, and that a competition based on a well worked out program was even equivalent to a post-graduate training for the fortunate architects who participated. This brought two or three members to their feet with the inquiry why in that case it was ever necessary to go beyond the advisor, and as a matter of fact, why competitions for the post of advisor might not be equally as good as for architects. Messrs. Taylor, Snelling, Nimmons, Mauran and Hopkinson spoke in favor of direct selection as against competitions and Mr. Hall felt that research was the great feature of our work, which must necessarily be done in contact with the client, a method impossible under the competition system. Mr. Lawrence of Oregon felt, however, that in certain states competition was the only method of obtaining good designs for public work.

The question of the responsibility which should be assumed by the architect was next discussed. Mr. Llewellyn of Chicago maintained that architects should use increased care in making estimates, and eschew the "cubic foot" kind. Neither the architect nor the engineer can actually guarantee costs, while as for responsibility for errors in construction, every man must answer for himself. Mr. Pond of Chicago, referring to the old riddle, "Profession or Business," said it should read, "Profession and Business" and recommended Polonius' line, "This above all — To

thine own self be true" as a good maxim to confront one's own face in the mirror each morning.

Friday morning saw some further discussion of the matter of Public Information and the passage by a narrow majority of the vote empowering the Post-War Committee to draw upon the reserve fund to the extent of \$10,000. The election results were announced, the old board of officers being re-elected with the exception of Vice-President, to which office Clarence A. Zantzinger of Philadelphia was elected. The new members of the Board of Directors are Messrs. H. H. Kendall of Boston, E. H. Hewitt of Minneapolis and W. B. Ittner of St. Louis. The newly elected Fellows received their certificates, and a congratulatory vote was passed to Mr. Keller of Hartford, who has completed his fiftieth year as a member of the Institute and attended this Convention.

On motion of Mr. E. J. Russell a tribute was paid to the memory of Arthur D. Rogers, the late publisher of THE ARCHITECTURAL FORUM.

At eleven o'clock the entire party took motors for a delightful ride through the environs of Nashville, a charming and highly cultivated country, to The Hermitage, the home of Andrew Jackson, where an old fashioned barbecue was provided by the local Chapter. The house itself, a delightfully spacious, high ceilinged southern mansion, with its old fashioned flower garden and stately avenue of ancient cedars, is kept in its original condition by a patriotic association and is full of interesting relics, including most of the original furniture. It was interesting to learn that during the Civil War, Federal commanders protected the place with a strong guard, which doubtless saved it from destruction.

The barbecue, held on the greensward under the shade of great hickory trees, was a novel experience to most of the guests, and the local color was heightened by plantation melodies from a band of colored singers from Fisk University, as well as by the black pigs which dotted the landscape and occasionally became interested in the proceedings, while the drive home by way of the great Government powder plant, "Old Hickory," added another feature of the greatest interest to the day.

Taken all in all, the Fifty-second Convention even though no matters of great moment were settled, must be regarded as a success. The value of each recurring convention lies more in the free heart-to-heart discussion of professional questions than in the absolute settlement of any of them. Most of these questions are as old as the hills, but each year sees some progress made and a better standard raised and maintained for the practice of architecture. The keynote now is democratization, help for the student, protection for the small-town practitioner and a genuine desire to attract to the Institute, for their own good as well as for the Institute's, the men outside of the organization who ought to be in it.

Some Recent New York Apartment Houses

FROM THE WORK OF J. E. R. CARPENTER, ARCHITECT

By WILFRED W. BEACH

MUCH thought and attention have been given to the small American home to the end that it may be redeemed from the vulgar and commonplace and be made to possess both architectural merit and maximum utility.

But truly none of our habitations has been more needful of the attention of real architects than the apartment houses of New York City — those products of the speculative builder's zeal, at once so numerous and so offensive. As one writer has fittingly said, their number in The Bronx is as the sands of the desert, and a structure in their midst having architectural claims is an oasis indeed.

Until quite recently an overwhelming majority of this department of urban improvement was handled under "plan factory" methods, the designs and working drawings evolved either by the actual builders or by architects (?) who mechanically repeated plan and detail with a facility that rendered every process relatively as cheap as their galvanized iron cornices. When something of higher class was demanded, they

merely spent more money, piled on the ornament and improved upon the materials, not upon the design. There was no blood in the turnip.

During the past few years, however, certain architects of the front rank have broken into the stronghold of these "designers" and have produced several noteworthy structures. Among these the work of Mr. J. E. R. Carpenter stands out pre-eminently, although he himself modestly ascribes to Mr. William A. Boring the credit of having crystallized the ideas which produced the first of the very high grade buildings for tenants of the wealthiest class and thereby established the precedent.

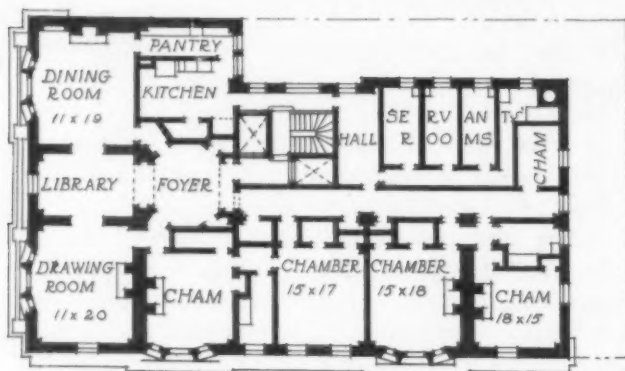
This prototype is at 540 Park Avenue at Sixty-first Street and was built about twelve years ago. It was followed by another by the same architect at 521 Park Avenue, a block distant, and of somewhat improved planning.

Until the advent of these forerunners there had been strong prejudices in the minds of people of the wealthier class against the idea of living in apartment

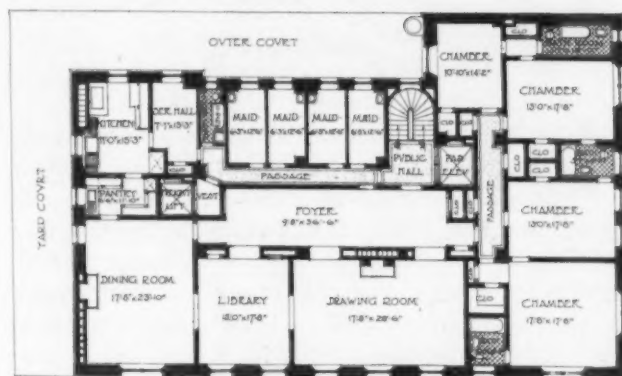


Entrance Hall in Apartment Building, 907 Fifth Avenue, New York City

J. E. R. Carpenter, Architect



Typical Floor Plan, 540 Park Avenue, New York



Typical Floor Plan, 521 Park Avenue, New York

William A. Boring, Architect

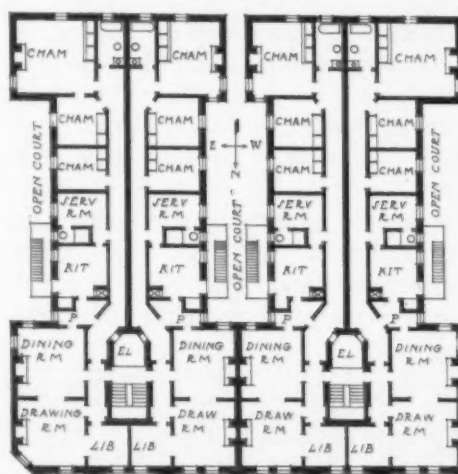
houses of any sort. Families of this set were housed almost exclusively in their own residences or in single houses on the more fashionable streets and avenues. To overcome their deep-rooted objection, wean them from their prejudices and, at the same time, produce an attractive investment with small chance of failure was the thing to be evolved.

It is interesting to consider somewhat in detail the many and apparently conflicting requirements which have been so successfully met by Mr. Carpenter and some of his confreres.

First, there is the selection of a site of especial fitness as to its surroundings and their greatest possible permanency. In New York City the chief functions of localities undergo continual changes and the careful investor is particularly wary as to this aspect of a proposition.

This mutability of metropolitan realty has its effect exemplified in no more striking manner than in the case of the Home Club, one of the earliest and most beautiful of these high class apartment buildings, designed by Tracy & Swartwout in 1906 and located at No. 11 East Forty-Fifth street. It is now an apartment hotel, with the ground floor converted into shops.

In planning, construction and equipment the local and state tenement house laws prescribe cer-



Type of Floor Plan Formerly Produced in New York, shown for comparison

tain conventions and limitations from which there can be no deviation nor dissension. These have a considerable influence on this class of building as well as on the cheaper housings. Examination of the accompanying plans may disclose, to the architect who has not encountered these laws, provisions apparently detrimental to the best development of a high class building of the kind. In general, however, it may be said that no other laws have really proven so beneficial. In this class of building, fully as much

as in any other, "the plan's the thing," of course. And the successful plan has actually furnished the solution of the whole matter.

When one notices that the pantry in such an apartment is about the size of the average living room of the ordinary type and that three of these might be carved out of the space given over to a palatial drawing room, one begins to appreciate the scale of such an *apartemente de luxe*.

Compare, for example, the building of ordinary type, built about 1895 at 52-62 West Fifty-Eighth street, with the typical plan of Mr. Carpenter's building at 630 Park Avenue. Each occupies a plot one hundred by one hundred feet. The former has four apartments to a floor, including eight baths, four kitchens, two

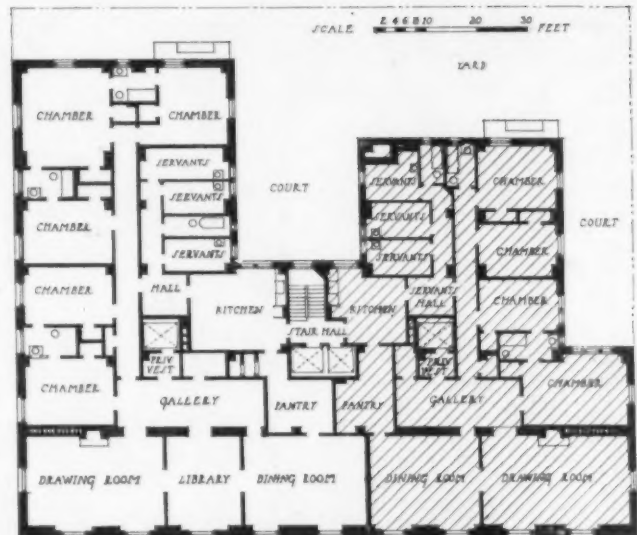
Typical Floor Plan, 630 Park Avenue, New York
J. E. R. Carpenter, Architect



APARTMENT BUILDING, 630 PARK AVENUE, NEW YORK CITY
J. E. R. CARPENTER, ARCHITECT

elevators, two front stairs and four dumb waiters. The rentals per floor run \$4800 to \$7200. The latter has but one apartment to the floor with five baths, two toilet rooms, one kitchen, two elevators, one rear stair, no front stair, and no dumb waiter, the rentals ranging from \$10,000 to \$13,000 per apartment, or floor. The former cost much more to build, in partitions, doors, windows, hardware, lighting equipment, etc., and, even if its location were as favorable, it could not bring an average return equal to that of the latter.

The economy of such ventures is thus assured, provided that the necessary tenants of the right class are forthcoming. These must be attracted by the offering of accommodations of the scale to which such families have been accustomed in their own homes; with the added conveniences (or dearth of inconveniences) offered by the highest class apartment



Typical Floor Plan, 550 Park Avenue
J. E. R. Carpenter, Architect



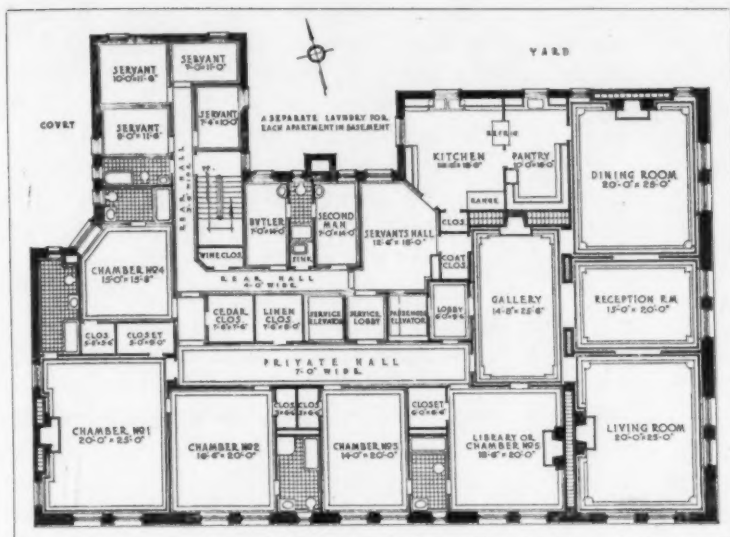
Apartment Building, 550 Park Avenue, New York City

house service. That such conditions have been met and tenants found willing to pay the charges have been amply demonstrated.

Study of these conditions deduces as a basic principle of the scheme of planning the segregation of the three major elements; the entertaining department, so to speak, the family domicile and the service quarters. This is accomplished by careful manipulation of the available area, as can be noted in the accompanying plans and again by making comparisons with arrangements in the older plan.

Inasmuch as the first floor is considered of minor importance as a producer of revenue, the arrangement of its rentable space is subordinated to the features of main and service entrance and the plan above. The superintendent, being a functionary of higher class than ordinary, is given an apartment in the rear corner of this floor in place of the basement space customarily allotted.

The next advance, according to Mr. Boring, in the development of the high class apartment house, will be the utilization of the first story for select shops and offices of a grade compatible with the other tenants. At a less expense than is requisite for living quarters, the space can be divided into store rooms that will bring double the



Typical Floor Plan, 640 Park Avenue
J. E. R. Carpenter, Architect

rental or more, the first floor being the least desirable in the building for residence. The uncertain feature is, of course, whether the shops would tend to depreciate the exclusive character of the property. Again much depends upon location and upon the general management of the building.

An attempt in this direction has already been made in the apartment buildings recently completed in the New York Central Terminal property, designed by Warren & Wetmore, the ground floors of which are given over to small shops. But these buildings are really a cross between apartment house and apartment hotel, in that they offer the services of maids, valets, caterers and the like to be supplied by the nearby Ritz-Carlton Hotel, with which there are under-street connections. However, they are sufficiently like the class of property under discussion to make it interesting to note and gauge the effect of this experiment.

The plan of but one of Mr. Carpenter's first floors is here illustrated (that at 507 Fifth Avenue), it being more or less typical of all. The entrance is in keeping with the general character of the building, elegant and dignified, but never overloaded, a fitting approach to just such a home. Above the first floor, the function of the passenger

elevator lobby is that of a vestibule in a private residence and it is so treated, serving generally a single apartment on each floor, sometimes two to a floor. From this, each apartment entrance is directly into a gallery or reception hall, though occasionally a secondary door is introduced leading into the private family hallway and found convenient.

We note, in the majority of these buildings, the elimination of the front stair, there remaining no function for it to serve. The rear stair fulfills all requirements of the tenants, and the outside fire-escape completes the demand of the law that two means of egress shall be provided, even in fireproof buildings.

The gallery in each suite, being but a lobby or foyer, needs no direct outside air



Apartment Building at 640 Park Avenue, New York City

or lighting, but is given as much communication as is feasible with the other rooms of the major part. These occupy the commanding position in the plan and consist of a large drawing room or salon, a smaller living room or library and the dining room; though it will be noted that the nomenclature is interchangeable and that the smaller room is sometimes omitted.

The family portion contains four or more bedrooms, with ample bathrooms, one or two dressing rooms and many closets fitted with space-saving appliances. A private sitting room, boudoir or den is shown in some plans. If such is not provided, it is usually found that one of the bedrooms, larger and better located than the others, can be so used, if desired. Otherwise, the arrangement is not particularly flexible, the variation in demand being more as to the number of rooms in a given unit than the diversity of their usage.

In the 907 Fifth Avenue building a small conservatory or glass breakfast room is provided. Beyond this, no effort is made to supply the glazed rooms (sleeping porches or sun parlors) found so necessary in high class apartments in other cities. The reason is simple. To the wealthy New Yorker, his town house or apartment is merely his winter residence and so used; his seashore or country estate serving in an in-

creasing degree as the real family seat. Thus we see why sleeping quarters make up the sum total of the private group in these plans, the remainder of a suite, aside from the service section, being semi-public in function.

This family portion must not only be completely segregated from the rooms of entertainment but also from the service part, both for the sake of freedom for the family and for the satisfaction of the servants as well. It is the latter who have experienced the greatest advance in the comfort and general livableness of this, their newest habitat. In some of the older houses it seemed that the architect must have expended much study to find the meanest possible place for use of the servants without violating the law. But, inasmuch as the well-being of the entire household is directly dependent upon that of its

servants, it is manifestly wise that the needs of the latter be given the most careful consideration.

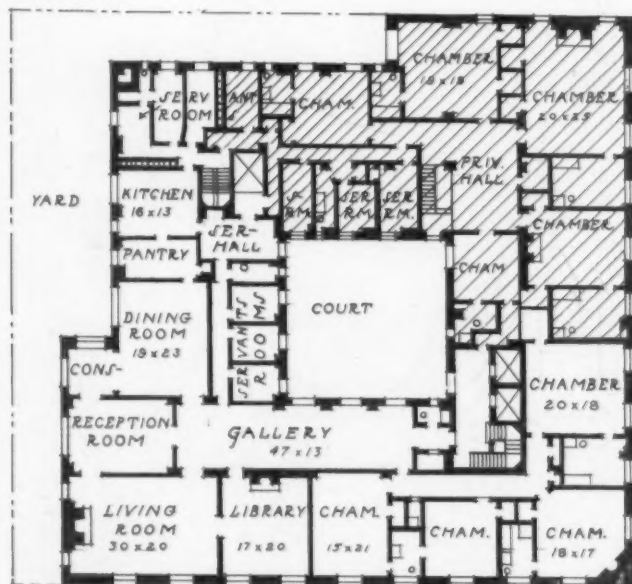
Our middle classes have quite generally solved the servant problem by eliminating it as far as possible, but such solution can scarcely be expected to appeal to those who can still abundantly afford the luxury, hence in the modern apartment house the servants' wing is as carefully studied as the balance of the plan. In its evolution, for instance, it was noted that the



First Floor Plan



6th, 8th, and 10th Floor Plans Showing Duplex Type



7th, 9th, and 11th Floor Plans Showing Duplex Chambers

Apartment Building, 907 Fifth Avenue. J. E. R. Carpenter, Architect



APARTMENT BUILDING, 907 FIFTH AVENUE, NEW YORK CITY
AWARDED GOLD MEDAL BY NEW YORK CHAPTER, A. I. A. FOR MULTIPLE DWELLINGS OVER SIX STORIES HIGH
J. E. R. CARPENTER, ARCHITECT

combined use of the service elevator for both freight and passengers was extremely objectionable to the servants and frequently caused them great inconvenience and delay, hence, in the more recent plans, is found a third elevator for servants' passenger use.

Their sleeping rooms are light and airy (for single occupant) and they have, of course, their own baths and toilet rooms on the same floor, sometimes two or more to a suite. For sanitary reasons, no clothes closets are provided in connection with the bedrooms, lockers in the hallways and hanging space in the rooms better serving the purpose.

The widest variation in the requirements of the fashionable set is manifested in the number of servants' rooms demanded by different families; it may be anywhere from four to twelve or more. Hence, in this particular, no plan seems sufficiently flexible and the expedient of utilizing roof space for the purpose is resorted to. These spare rooms are on the rear court and accessible to service elevators and stairs and are rented singly to tenants as needed.

Aside from the many excellencies in the plans of these buildings, their further architectural attributes may best be styled as simple and dignified. This is in direct contrast to the excessive ornateness — "gingerbread" treatment — once thought so indispensable to attract the kind of tenants then deemed solely adaptable to high class apartment house life. These, largely of the *parvenu* type, were supposed to judge of the character of an abode by the external evidence of the money squandered thereon. Presumably not possessed of discriminating taste, all that they needed in the way of such evidence was freely offered them until, along some streets, so much of it shrieks for attention as to offer a veritable babel to the unfortunate passerby. The riot is not confined to the exterior, but has been carried into entrance halls and lobbies and even into some of the more expensive apartments. The result of this treatment has not only proven costly to the investors (in extravagant marble and wood trim, elaborate hardware, lighting fixtures and the like) but extremely objectionable to the tenant or decorator of good taste, if either were encountered.

One such prospective renter, in being shown through a building of the better sort, was heard to

repeat regarding this feature and that, "Not bad; not at all objectionable," a negative compliment which we can well appreciate. He had evidently had previous acquaintance with the other kind.

In all probability, this very simplicity and dignity, introduced where there had customarily been employed ostentatious "special architecture" of every description, had as much as any other one thing to do with the disposal of the major prejudices of those intended to be won over.

Thus the present rule is to finish the rooms, other than the entrance gallery, in a simple treatment of

white woodwork and cornice, which makes it easy for the decorator to carry out a good scheme in accordance with the desire of each particular tenant.

It is noticeable how uniform runs the taste of the occupants of these buildings, so much so that it does not often happen, when an apartment is re-rented, that expensive alterations or re-decorations are necessary. Inasmuch as leases to tenants commonly run five to ten years, re-

decorating does not worry the renting agent to any great degree.

In the entrance gallery we find the only display of hardwoods, this room being generally done in oak or walnut panelling of English or Italian spirit, with corresponding plaster ceiling. The floor of this room is hardwood, parquetry or, perhaps, promenade tiling. Hardwood floors are also used in the other major rooms, some tenants using rugs and others covering with full size carpets.

Plain mantels, with real fireplaces for coal or wood, are substituted for the gas or sham affairs so often seen, and assume a quiet and dignified place in the new scheme.

That the portion of the public for whom these housings are intended has endorsed this interpretation of their requirements has effectually demonstrated that the successful apartment house architect is one who, like Mr. Carpenter, has been thoroughly trained in proportion and restraint in design and has been able to produce the best investment for his clients. Such buildings are not only more economical to construct and maintain, but are also more livable.

Society has thrown aside its prejudices and gratefully accepted the apartment house. One by



Typical Floor Plan, 960 Park Avenue, New York City
J. E. R. Carpenter, Architect

one have the "exclusives" forsaken their many-hundred-thousand-dollar city homes, either passing them on to those of newer wealth or submitting them to the ruthless vandalism of the steadily advancing commercial tenant.

As illustrations of Mr. Carpenter's work we have selected several plans sufficiently variant to afford a clear idea of the scope of his designing. Of these all but the one at 116 East Fifty-Eighth Street are distinctly of the type we have been describing, the exception being introduced to show a very clever handling of a somewhat smaller problem. A notable feature of this plan is the axial arrangement of the principal rooms and the effect of spaciousness thus gained.

The building at 907 Fifth Avenue is worthy of special study, both on account of its very superior external design and because of its unusual features of plan. This building won the 1916 gold medal of the American Institute of Architects for multiple dwellings over six stories in height. Overlooking Central Park at Seventy-Second street, it stands out as a notable architectural achievement on the Avenue of Beautiful Buildings.

It is built around an inner court thirty-two feet square, the size being fixed by law for apartment houses of this height. On this court are grouped the servants' bedrooms and the entrance galleries. No other major rooms and no kitchens have openings on the court.

In addition to the entrance features, which are worked out in exceptionally good taste, the first story contains one large and one smaller apartment, as well as one of four rooms for the superintendent. The second, third, fourth and fifth stories have two apartments of fourteen and sixteen rooms each, while those above contain one each of nineteen rooms and half of a "duplex" of twenty-one rooms, very ingeniously arranged. These various suites have from four to seven baths each, in addition to the number of rooms given. The rentals range from \$5,000 and \$10,000 for those on the first floor to \$25,000 a year for the best duplex suites.

In the mechanical equipment of these buildings there is also a considerable improvement over houses of the commoner type. The constructive materials cannot greatly vary; both must be fireproof, if of elevator height. But permanent furnishings, trim

and equipment must be of the highest order. Incidentally, it may be stated that there is very little so-called "built-in furniture" to be found in these apartments, another point of saving for the investor. Mention has already been made of the saving in hardware and lighting fixtures by reason of the great reduction in the number of rooms in a given area. Such fixtures, though less in number, are selected with the greatest care, or especially designed for their particular location. Few ceiling outlets are installed, the lighting being generally by brackets and pedestal lamps. For the latter, numerous baseboard plugs are provided and these are also usable for every conceivable electric contrivance, from curling iron to kitchen range and vacuum cleaner. Floor outlets are seldom or never installed, being expensive and inconvenient to place, as well as awkward to use in connection with rugs. Call bell and telephone wiring is installed in same manner as that for lighting, each apartment having its independent telephone.



Apartment Building, 960 Park Avenue, New York City
J. E. R. Carpenter, Architect

Electric vacuum cleaners are furnished by the tenants, an arrangement found much more satisfactory than piping the building from a stationary plant in the basement. The latter would produce no additional rent as it might in less favored buildings.

Gas is used only for cooking and laundry purposes, the kitchen ranges being most complete, as is also the other kitchen and pantry equipment, including refrigeration. Ice is handled from the freight elevator, the installation of ice-making machinery being held unwarranted.

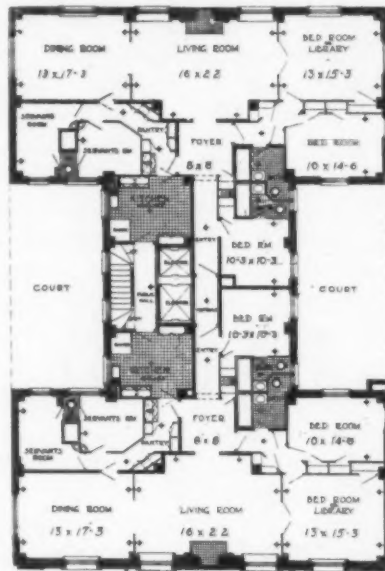
Laundries are generally located in the basement, sometimes on the roof, but the latter space brings better financial return when made into servants' rooms. One laundry compartment about eight by fourteen feet is customarily allotted to each tenant, though, where the space is too confined, one laundry is assigned to two families, and lockers provided for each. Three tubs and a gas heater directly connected into a hot-air drier are found in each laundry.

Each tenant has also his individual basement store room, the remainder of this floor being given over to the mechanical equipment of the building, electric elevator motors and drums, incinerator, garbage can washer, water heaters, steam boilers, and coal storage.

Heating is by low pressure steam with direct one-pipe radiation in entrance hall and service portion; elsewhere by two-pipe gravity modulation system with direct radiators enclosed under windows. No thermostatic control is attempted and no ventilation provided except in kitchens and, in case of an inside pantry, a special vent duct, with or without a small electric blower.

It must be remembered that special equipment and conveniences of every description have at one time or another been installed in one or more of these buildings, hence the newest has always the benefit of carefully tried experiments.

Two principal objections to apartment house living on the part of those who could afford to reside as they chose have always been noise and odors. Careful sound-proofing has practically eliminated the former. Much of the latter was due to the locating of kitchens on small inner courts which acted as flues and distributed their favors (and flavors) as the breezes willed. This is now largely obviated by placing kitchens on outside corners and giving them windows in two directions where possible. Each kitchen is also ventilated into a hood over the range, the duct from which is twelve inches square or larger and extends through the roof. Blowers have been



Typical Floor Plan, 116 East 58th St.
J. E. R. Carpenter, Architect

installed in such ducts but appear unnecessary.

Bathrooms are seldom ventilated other than by outside windows, though closets with local vents are sometimes used. While the plumbing is the best that can be obtained, yet there is a noticeable lack of affectation and unnecessary expense. In a typical bathroom for the family or guests there will be a flushometer style closet, pedestal lavatory, built-in cast iron enamelled tub with shower and a neat white recessed wall cabinet with mirror door; no bidet, no sitz-bath, no separate shower or sunken tub. Servants' bathrooms contain tub and closet only, there being a lavatory in each of their bedrooms.

Bathrooms have tile floors and wainscoting with the most approved and simple type of cap and cove base. Walls above such tile work are painted in appropriate tints as are door and window trims of wood finish.

The desire on the part of tenants residing in apartment buildings of this caste and refinement is to have perfect cleanliness throughout public as well as private portions of the house. It will be noticed that the details of equipment and minimum of floor areas devoted to the approach and service of individual suites make for a simple and effective care of the premises by a comparatively small corps of porters, or charwomen attached to the superintendent's staff.

* * * *

Thus has the problem been studied and solved and thus has been most effectually demonstrated the fact that the architect who will set himself to the analyzing and working out of a particular phase of the relationship between architecture and existing things will find himself in command of a new situation, quite in advance of those content to follow in the rut and accept data from their clients or predecessors.

That Mr. Carpenter has also evolved the acceptable system for financing such ventures as he has first proven worthy of investment is but another feature of the subject.

And success has topped it all — success for the investor, for the architect and for the tenant. In fact with no failures charged against him, Mr. Carpenter stands an unquestioned authority on this special phase of building development, it being the general custom of realty and financial men in the metropolis to first submit for his review any such projected improvement of property.

Federal Aid to Home Building

By F. R. HOWE

Former Member Operating Division, United States Housing Corporation

PERHAPS the most badly disorganized industry by reason of the war is the building industry. The demands for its products, however, were never greater than at the present time, especially in the matter of homes. This great need for housing and the disorganization of the building industry have led to a study of possible reforms in the present method of financing buildings.

Provision of homes for the mass of people in the United States has always been considered an uncontested privilege of private enterprise, but that the Federal Government should take a hand in the financing of building may not seem extraordinary if we view housing as one of the three essentials required to support human life. The other two, food and clothing are already being financed through Government agencies,—the Farm Loan Banks and the Federal Reserve System. By the use of Government credit the cost of real estate loans can be reduced to a minimum and if such credit takes the form, as it should, of amortization loans or loans paid off over a period of years by annual instalments, that other great reform is accomplished of creating out of the earnings of properties mortgaged, an annual fund available for re-investment in new buildings.

In Europe government aid to building, especially for the erection of homes of the laboring people has long been the practice and bids fair to assume an increasing role in the immediate future. The leaven is also working in this country as evidenced by the recent report of a bill drafted in Washington under the auspices of the Department of Labor for the formation of Federal Regional Banks to assist the Building and Loan Associations to borrow money at low interest rates.

The method upon which to model such a Federal Mortgage Bank is suggested by two great institutions, the Credit Foncier of France and the Federal Farm Loan system. It might be interesting to note by the way that a recent report states that the Federal Farm Loan Banks have received applications for over four hundred million dollars of loans and have actually made \$198,000,000 worth of loans.

For those who do not care to go into the financial detail it can be briefly stated that popular subscription is invited to bond sales by these great institutions. The bonds, being issued under Government auspices enjoy a free sale upon the exchanges, and can be floated at comparatively low rates of interest. This element of free negotiability which is lacking in the ordinary loan upon bond and mortgage on a specific piece of real estate removes the fear of the average

investor in being "locked up" in an investment for which there is no ready sale. The proceeds of the bond sales are loaned upon bond and mortgage at slightly higher rates of interest than are paid upon the bonds sold to the public. This difference in interest rate is sufficient to pay the costs of operation, returns upon capital invested in the bank stock and the creation of a surplus. All the loans are made for a long term of years and with requirements to pay off an installment of the principal each year. By broadening the market for investment the cost of the loans is reduced and by the annual installments a fund for re-investment is automatically created.

Loans could be made by re-discount or otherwise through existing agencies such as savings banks, building and loan societies and trust companies.

By fixing high standards of construction, light and air, room size, etc., in buildings upon which it makes loans the Federal Mortgage Bank could exert a powerful influence in improving the character of building.

It would of course not be contemplated that a Federal Mortgage Bank would make all the loans upon home building required in this country or that it supplant existing agencies. Such a bank would principally stabilize the market for mortgage loans and take the lead in putting such loans upon a sound financial basis. The Federal Mortgage banks would occupy a similar relation to the existing agencies for making loans on real estate that the Federal Reserve Banks do to the general banking community.

A detailed description follows of the principal features of the Credit Foncier, the Farm Loan system and a proposed Federal Mortgage Bank. The latter is not intended to be any more than suggestive and combines certain features of the other two which appear to be desirable.

CREDIT FONCIER OF FRANCE

The Credit Foncier was established in 1852 to reduce the high rates charged for loans on real property which at that time ran up as high as nine per cent.

By a decree of the tenth of December, 1852, the bank was authorized to absorb two other concerns and do a national business under the name of CREDIT FONCIER DE FRANCE, with a capital of sixty million francs (the government furnishing of this amount a subsidy of ten million francs) and authorization to loan two hundred million francs on mortgage at the rate of five per cent. This amount was to cover amortization, interest and cost of administration. Loans were to run for fifty years. This was found impracticable, so the bank was authorized to make

loans on a sliding scale with minimum net interest rate of three per cent.

On the 24th of June, 1854, the government reorganized the bank, appointing a governor and two sub-governors, as in the bank of France, and in addition placed the bank under the surveillance of the Ministers of the Interior, Agriculture, Commerce and Finance.

The governor and the two sub-governors represent the state, and in addition there is a board of administration amounting to twenty to twenty-three persons appointed by the stockholders. This board is appointed at a general meeting of the two hundred largest stockholders as determined twenty days before the meeting and the governor appoints all the agents of the funds throughout France and has power of vetoing action of the board.

The Credit Foncier makes short term loans with or without amortization, the minimum short term being ten years. It makes long term loans repayable by annuities. Sometimes the debtor to the bank on short term loans can at the end of one to five years change the short term loan into a long term one. The long term loans run from forty to seventy years.

Under the charter of the bank the law fixes the character of the loans, which are as follows:

1. Only upon first mortgage; no loans to be made on theatres, mines, quarries or similar property.
2. Only upon property producing a determinable revenue.
3. Only upon fifty per cent of the assessed value of the property, no value being placed on factories in determining this value.

In 1860 the bank was authorized to loan to municipalities with or without mortgage lien.

The Credit Foncier issues its own bonds from time to time as conditions in the bond market are favorable, and the purchaser of these bonds can pledge them for loans from the bank. They are also available for investment in trust funds. In addition to the property pledged to secure them they are guaranteed by the surplus of one hundred and seventy-five million francs and reserves amounting to one hundred and forty million francs. The bonds may be floated in excess of the amount of loans outstanding at favorable times in the money market, and such surplus may be invested in government securities. It is the duty of the governor to see to it that no excessive amount of bonds is issued. All bonds must be registered and no bond can be issued for less than one hundred francs. These bonds are retired as they mature yearly by lot drawings. Sometimes the bonds are issued with prizes. In addition to the securities outlined above, the law requires that the normal amount of the shares shall be maintained in the proportion of not less than one-twentieth of the amount of bonds issued.

FEDERAL FARM LOAN ACT, JULY 17, 1916

The Federal Farm Loan Board is a branch of the Treasury Department of the United States composed of four commissioners, and the Secretary of the Treasury. The Act authorized the formation of twelve Land Banks.

FEDERAL LAND BANKS are capitalized at \$750,000 each, \$250,000 of which must be kept as liquid assets. The Government subscribes for all unissued stock after the subscription books have been open for thirty days. The Government appoints a temporary board of five directors for each Land Bank. The Government receives no dividends upon its stock.

FARM LOAN ASSOCIATIONS are authorized to be formed by ten or more farmers in any district wishing to borrow money from the Land Bank. These associations are authorized to be incorporated under the Act upon the approval of their application for their loans by the Farm Loan Board. Each farmer is required to subscribe to five per cent of the amount of his loan in stock of the Association. A Farm Loan Association subscribes for stock in the Land Bank in the aggregate sum of the total subscriptions of its members. The shares are for \$5 each.

The loans of each Association must aggregate at least \$20,000. The loans must be for a term of not less than five years nor more than forty years, and re-payable in instalments. Each Farm Loan Association appoints a president, a vice-president and secretary-treasurer. The latter is a salaried man and handles all collections by the Association and remittances to and from the Land Bank.

All loans to the members of the Farm Loan Associations must be on first mortgage on an appraised value not to exceed fifty per cent of the value of the land and twenty per cent of the value of the improvements, which must be insured. The Land Bank re-appraises the value of the securities. The shares of stock of the Associations are part security for the loans to the members, but dividends upon this stock are payable to the owners of the stock. When any farmer pays off his loan, the amount of the par value of his stock is remitted to him. Each farmer is liable to his Association for twice the par value of his stock. The initial payment accounts for one-half of this liability.

When the aggregate subscriptions of the Farm Loan Associations in the Land Bank reach \$100,000 this stock is entitled to vote for six directors, the Farm Loan Board appointing three, making a total of nine directors. The Farm Loan Board appoints one of the Government directors as Chairman of the Board.

GENERAL RULES FOR MAKING LOANS

No loan shall be made with interest to exceed six per cent, exclusive of amortization. Each farmer

is required to pay every six months or year, an installment on his debt, which includes:

1. Interest.
2. A part of the principal.
3. A small sum to cover expenses and profits not exceeding one per cent of the unpaid principal of his loan.

After five years, additional sums in multiples of \$25 may be paid on account of the principal of any loans, but no loan to any one borrower shall exceed \$10,000 or be less than \$100.

The Farm Loan Act provides that only loans shall be made to natural persons — this excludes corporations. Torrens Titles or any other system of title registration adopted under State laws will be accepted by the Federal Land Banks. The Federal Loan Banks appoint Federal Loan registrars and appraisers for each Land Bank, who receive their salaries from the Government.

RETIREMENT OF GOVERNMENT SUBSCRIPTION

After the subscriptions of the Farm Loan Associations to any Land Bank reach \$750,000 the bank is required to pay off the original subscriptions in the amount of twenty-five per cent of new subscriptions received for stock. It is thus planned to retire the Government subscriptions. Of the quick assets held by the Federal Land Bank at least five per cent must be in Government Bonds.

The Federal Land Banks may charge reasonable fees for appraising, determination of title and recording fees. The Land Banks cannot loan except through the Farm Loan Associations, provided, however, that if after one year no associations are formed in certain districts, the Land Bank may loan to farmers through agents under the same terms as required in the case of Associations through agents. The agents must be duly incorporated banks, trust companies, mortgage companies or savings banks, chartered by the State and employed for the purpose. These agents may charge the actual expenses incurred in making these loans, and they are required to endorse the loans so as to become responsible therefor. If, at a later time, Farm Loan Associations are formed in any district, no further loans are to be made by agents.

JOINT STOCK LAND BANKS

The Federal Farm Loan Act authorizes the formation of JOINT STOCK LAND BANKS, subject to the same restrictions as the Federal Land Banks. The Government makes no subscription to the stock of these banks. Their bond issue is limited to fifteen times the amount of the capital and surplus. The minimum capital for such Joint Stock Land Banks is \$250,000. They are not allowed to charge a rate of interest exceeding by more than one per cent the rate of interest paid by them on their last bond issue.

GENERAL PROVISIONS REGARDING ISSUE OF BONDS

Each Federal Land Bank is required to apply to the Farm Loan Board for permission to issue bonds. They must show the Farm Loan Board that they hold first mortgage collateral security for not less than the amount of the bonds proposed to be issued. These first mortgages are assigned in trust to the Farm Loan registrar and he deposits them in a safe deposit vault and acts as trustee.

Substitution of preferred securities is allowed, either by cash or Government bonds. The Farm Loan Board is allowed to call on any Farm Loan Bank for additional security to protect its own bonds. Bonds are in coupon form and authorized to be issued in denominations of \$25, \$50, \$100, \$500 and \$1000 in series of not less than \$50,000 in amount. Each Land Bank is responsible for the liabilities of all the other banks, and in the event of the failure of one bank, the losses are prorated among the other banks. The Federal Farm Loan Bonds as issued are not taxable by any national, state, municipal or local authority whatever.

CREATION OF RESERVE FUND

All Land Banks, both Federal and Joint Stock, are required to carry a reserve from earnings of twenty per cent of outstanding capital, by carrying twenty-five per cent of the net earnings to reserve account. After reaching a twenty per cent reserve, two per cent of the net earnings is added to the reserve. Dividends may be declared after making proper reservations.

Farm Loan Associations are required to make a reservation of ten per cent of their net earnings until their reserve equals twenty per cent of their outstanding stock. Thereafter they are required to set aside two per cent of their net earnings to add to their reservations.

The Federal Farm Loan Bonds are lawful for the investment of trust funds, and may be accepted as security for public deposits. The Federal Reserve Banks are authorized to buy these bonds in the same manner that they may purchase other preferred bonds under the Federal Reserve Act.

The Federal Farm Loan Commissioners are authorized to examine state laws to determine whether the mortgages in such States are adequate security. They may call upon the Attorney General of the United States for advice and assistance. In the event that the laws of any State are not deemed adequate to protect mortgage securities, no loans will be made in such State until the mortgage laws are modified.

A fine of \$5000 or imprisonment for one year, or both, will be imposed as a penalty, upon any one wilfully over-valuing land for loan purposes. Fines are also imposed for improper fees paid to secure loans.

A PROPOSED FEDERAL MORTGAGE BANK

The following outline is intended to indicate a method of aiding home building through the use of Government credit, based on a combination of the preceding methods.

GOVERNING BOARD. A governor and three sub-governors are to be appointed by the president and paid by the Government. The Secretary of the Treasury, the four governors and twenty directors, elected by the shareholders, will form a Board of Directors. No city is to furnish more than one director. Four directors are to be elected each year for a five years' term.

OFFICES. The head office is to be in the Treasury Department at Washington, with branch offices where required.

CAPITAL. \$60,000,000 in shares having a par value of \$10 each are to be offered to the public for subscription. The Government is to take all stock not subscribed in thirty days. Capital is increased by requiring all borrowers to subscribe and pay for stock equal to five per cent of the amount of their loans, which stock is returned when the mortgages are paid off.

GENERAL RULES FOR MORTGAGE LOANS

1. No loans are to exceed fifty per cent of the appraised value of the property.
2. No loans are to be for a period of less than ten years nor more than thirty years.
3. All loans are to be amortized at a rate which will amortize the value of the improvements in thirty years exclusive of the value of the land.
4. All loans are to be first mortgages upon income producing property.
5. No loans are to be made on factories, hotels, churches, office buildings, mines or quarries.
6. The interest charge is not to exceed by more than one per cent the interest paid on the last issue of bonds made by the bank.
7. Registrars are to be appointed and paid by the Government to act as custodians and trustees of the first mortgages held as collateral for the issue of bonds.
8. The substitution by cash or approved mortgages is permitted.
9. No loans are to be made in any state where the mortgage laws are not adequate to protect the loans. Such laws to be passed upon by the officers of the bank with the advice of the Attorney General of the United States.
10. The outstanding bonds at any time shall not exceed twenty times the capital and surplus of the bank.
11. No issue of bonds shall be permitted in excess of the value of first mortgages owned by the bank,

except that at any time, in order to take advantage of favorable money market conditions, the bank may issue bonds not covered by mortgages to an amount not exceeding its capital and surplus. The proceeds of such bonds are to remain as cash or be invested in Government securities until converted into mortgage loans.

12. No loans shall be made in any one city to exceed one quarter of the outstanding bonds of the Federal Mortgage Bank.

13. Torrens titles or other titles acceptable under state laws will be accepted by the bank.

14. The borrower will be required to pay the cost of the appraisal, title search, recording and vending fees.

15. All property offered for loan shall be appraised by a board of three appraisers appointed by the bank in any district, said board of appraisers to be under bond to the bank and liable to fine and imprisonment for willful over-valuation. This appraisal is subject to review by the bank at the expense of the bank.

16. No loan or loans to any one borrower shall be in excess of \$1,000,000 or less than \$1000.

OTHER PROVISIONS

The Government owned stock shall not be entitled to dividends.

The stock of the bank shall carry a double liability.

A reserve fund shall be created out of earnings by appropriating twenty-five per cent of earnings to reserve until said reserve fund equals twenty per cent of the capital and thereafter by setting aside five per cent of earnings to reserve.

When the reserve fund reaches twenty per cent, twenty-five per cent of all stock subscriptions received thereafter shall be used to retire the original stock subscriptions of \$20,000,000, so that after a certain period of years the entire stock of the bank shall be owned by borrowers from the bank who will receive by way of dividends the equivalent of a rebate so that the loans will be procured at a minimum cost to them.

The governor, or in his absence the senior sub-governor, shall have, with the approval of the Secretary of the Treasury, the power to veto any act of the Board of Directors.

The bonds of the Federal Mortgage Bank shall be available for the investment of trust funds, for security for public deposits and may be purchased by Federal Reserve Banks.

The bonds of the Federal Mortgage Bank shall be free from all Federal, state and municipal taxes, except the Federal Income Tax, where they are exempt to the value of \$5000 in the hands of any one owner.

Buildings for the Commercial Farmer

WE publish below an interesting letter giving an honest expression of opinion relating to the architect and his service to the small farmer, together with a reply from the author of the articles on farm buildings appearing in our March and April issues. While the farm buildings illustrated in those articles are on private estates, the same principles of design hold good for the simplest structure of the small farmer. Architecture is not dependent on

expense or elaboration, it is achieved solely by good proportions and taste, which should not represent any added cost. The public has long entertained an erroneous conception of architecture, but, fortunately, today there is evident a more receptive spirit, and such frank discussions as follow will be distinctly valuable in establishing the common ground of understanding, needed to provide opportunities for improving our architecture and buildings generally.

THE EDITORS.

Editors, The Architectural Forum: My attention has been called to the article entitled "Buildings for the Modern Farm," written by Elisha Harris Janes and appearing in the March, 1919, issue of *THE ARCHITECTURAL FORUM*.

Mr. Janes has handled the subject in masterly style, but has made a few statements that are not quite applicable to middle western farm practice.

His article starts out with an apparently honest intention of solving the architectural problems of the small "dirt" farmer. Yet in his first paragraph he states "to *prevent* them from erecting uninteresting, ordinary, box-like barns . . . in order that *our* view of the farm buildings may be a pleasure."

If he is really sincere, let him undertake to convince the absentee landlord to build these structures of artistic merit, as the owner who tills his own farm has more than commonplace surroundings in eight of ten cases.

What is "*our*" view? Must the farmer who pays for the hard roads also furnish us with a made-to-order landscape as we roll along in our automobiles, while he toils to pay off the mortgage?

Mr. Janes speaks frequently of the effect of the returning soldier on the architecture of our farmsteads. He mentions the farmer's thoughts of Normandy as he views his silo. He may never have heard of Normandy and much less seen a silo if he had been there, since there is probably as much silo capacity in one good dairy county in the Central West as there is in the whole of France. Farmer boys returning from the front have noted the lack of silos and have generally commented on the crude buildings on the peasants' farms.

It is not necessary to copy the unsanitary farm buildings of the old world. Let us design something for ourselves and get away from the slavery of manual labor as practiced in Europe. Certainly we have talent enough to design something original.

Mr. Janes criticized the work of the agricultural colleges in their endeavor to improve farm conditions by saying that their work is not always in the best of taste. Probably not, if compared with the picturesque groups one may work out for a millionaire play farmer on Long Island or Lake Forest. Fortunately, the agricultural colleges do have courses aiming to improve the taste of the farm boys and usually the most discouraging thing the instructor has to face is the very fear that a good looking building will cost too much. The architect can lay the blame for this on his own shoulders for he has brought it about. The architect does not draw plans for real farm buildings because there is no money in it for him. The fees are too small for the work involved. He has worked on country places and so-called "farms" but never for the man in the dirt.

The work of the agricultural college man may not be in the best taste, but it is honest, workable and within the means of our real farmers. When the American Institute of Architects collaborates with the agricultural colleges, the rural economists and the real farmers, then and then only will the real farm building problem have its solution in sight. It will be necessary, not only to prepare plans, but to convince the farmer in terms of his own

commodities that a barn with a "lantern" that does not ventilate is more beautiful than one with a galvanized iron cupola that does.

Farm buildings have to be made a paying proposition. Extra sums spent in ornamentation or in nooks and crannies are overhead expenses that common farms cannot bear. The net income from the average farm is far below the earnings of the lowliest laborer in the city. Labor is scarce, in fact, on many farms the income of the hired laborer is greater than the labor wage of the owner or tenant as the case may be. How can he but erect a box-like barn? A cupola may add to the attractiveness of the barn, but it pays no dividends and may even be a source of loss by harboring sparrows and pigeons. Granted, that one should dwell in pleasant places with charming objects to "hold" one's taste, but how much taste will one hold if one's children have no shoes?

Perhaps these remarks apply only to our lowliest farming class, but are they not the ones we should go farthest to reach? They are not hopeless, any more than the cement or terra cotta catalogs. First educate them through the agricultural college to make a living, and then will be time to teach art. A kitchen sink will uplift the downtrodden peasant far more than the most beautiful building group.

Mr. Janes further states that the farm buildings are too scattered. This is based on sound economic and sanitary principles to some extent. The average farmer has no modern city fire department at his beck and call, and insurance rates are almost prohibitive on non-protected, connected farm buildings. In fact, insurance is refused by some of the farmers' mutual companies where certain features are connected.

Mr. Average Farmer cannot afford to wash, carry, bed and care for his cattle and swine as can the play-at-farming millionaire, hence he must have some of his stys, manure pits and poultry houses far removed from his dwelling and his water supply. Careful planning, of course, is essential, but the agricultural college does very well indeed in this respect.

Mr. Janes speaks of the freedom the architect may enjoy while working from the formal to the wildest picturesque! He assumes any size for the barn which of course bears no relation to the number of acres tilled or the probable production of those acres. Again he speaks of the varied shapes for silos. The farmer can afford but one type of silo, viz., the cylindrical. It has been proved beyond peradventure that this form is the most economical from all standpoints and the farmer has accepted the type. It would take some very shrewd artist to convince him otherwise. One prominent architect (rural) in a recent book, states that the silo might well be made like a jug, without doors, so as to be less wasteful of silage, the silage being raised over the top by a bucket (picturesque sweep was not specified). This man had evidently never fed forty hungry cows twice a day for two hundred very busy, consecutive days. Yet this stuff is offered in good faith to the public as the work of a famous architect. Is it any wonder that the farmer reads, smiles, and gets his plumber-architect-mason to plan and build his structures? Verily the

education must begin at the top and work down. Why does the New York or Boston architect worry about the structures at Eaton, Ohio or Roscoe, Illinois? They certainly ask no agricultural advice from these farming centers. Why should these happy and prosperous farmers go to New York for architectural advice?

Mr. Janes has chosen some rather happy examples in the groups for Jacob Schiff, Esq., and Otto H. Kahn, Esq., to illustrate moderately priced buildings. These buildings could very probably be built by the average two hundred acre farm owner, so far as cost is concerned.

The cost of such buildings as those in the groups for Robert S. Brewster and Major Fahnestock are out of the reach of the average farmer. In no case is an actual workable ventilator shown.

The groups illustrating the work of Alfred Hopkins, while not connected directly with the article, are very beautiful to look upon, but with one exception are entirely beyond any but the most wealthy. The same may be said of the groups by Mr. Janes.

When we educate we must go by degrees. If the light be too bright, those to whom we would appeal will either retire to the outskirts of the lighted area or will plunge like moths into the flame. Either is failure.

FREDERICK W. IVES,

Secretary American Society of Agricultural Engineers.

April 15, 1919.

Editors, The Architectural Forum: It is a very good thing to have honest criticism like Mr. Ives' brought forth by any article, for we are all striving for the same end, though some are more optimistic than others as to what results may be obtained. Unfortunately, his reading of the article has been with a view, perhaps a little too narrow to grasp all its meanings. The best way to answer his communication, it seems, is to consider each point as he has raised it, although the article itself answers almost every one of them.

If one reads the whole first paragraph, can any other interpretation be placed on the word "our" than the "farmers' neighbors" and they are the ones who will principally benefit by attractive farms and landscapes.

It is not necessary to make studious copies of the impressions received from foreign buildings, but the lines of some of the pigeon cotes, towers, windmills, etc., of Brittany might well give suggestions for the massing at least, if not in detail, of a silo. Undoubtedly a silo should be cylindrical, but they may vary some in proportion, material and location without changing the cost or their practicability. Neither is it any more necessary to condemn the charm of many of the foreign farm buildings because some of the arrangements are impractical and unsanitary, than it is to condemn Italian domestic architecture because the houses did not have bathrooms. Our early fathers often built farm groups which were a delight to view, and even in the far western state of Oregon, you will find some charming farm groups built by the emigrants from the South to Missouri, thence West. To these the modern practical points of convenience could easily be added.

Many of the agricultural colleges are working very hard trying

to influence the improvement of the farms, and some very successfully, but a few have not as yet reached beyond the practical side; some cannot afford the proper talent and others are unfortunate in their selection of advisors, but that does not mean that they are all criticized. Even the government has not done as well as it might have in the many specimen designs it sends out for farm buildings.

The next criticism hardly needs to be answered; it should not be necessary to explain that expensive materials are not a requisite to good design, which fact is illustrated in the groups of buildings for Jacob H. Schiff, Esq., Otto H. Kahn, Esq., and Effingham Lawrence, Esq. Massing and proportion are the most important considerations. The "ornamentations, nooks and crannies" are the things generally applied by the "plumber-mason-architects."

Of course we should go farthest to reach the lowliest class, but because a man cannot afford Sunday clothes that does not mean he should not try at least to clean his work clothes before he goes to church; and no farmer is so poor but what he could strive with proper advice to better his farm, if only to "tidy his place," and when his more successful neighbor's place is improved, he will have the incentive, as his own farm then increases in value by virtue of his neighbor's effort.

If the insurance item is so great, is it not better for the farmer to be shown that the small additional cost of fire-proofing over the present price of wood construction is soon made up in the saving of insurance, upkeep, labor, etc.?

In stating that the farmer is obliged to locate his sties and poultry houses at distant points because of his inability to care for them sufficiently to insure cleanliness, he overlooks the fact that the cost of labor in washing, bedding, and other care of cattle and swine is more than offset by the greater production enjoyed.

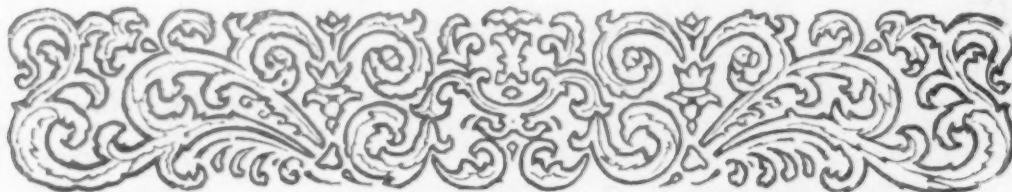
The conscientious Eastern architect "worries" about the structures in Ohio and Illinois, because he is anxious to find the best solutions of farm problems, and much of the literature from many of the state agricultural departments is studied by him in order to provide the current thought from different sections of the country.

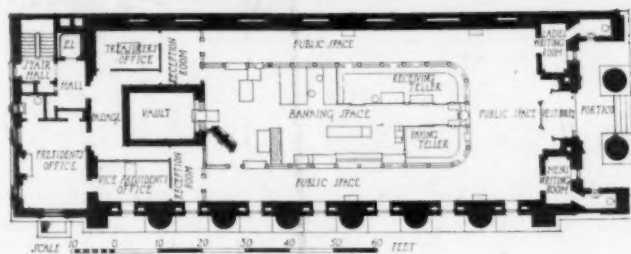
Mr. Ives is right when he asks that architects collaborate with the agricultural colleges and rural economists for the solution, but the true architect will not have to convince the farmer to use unnecessary and impracticable things, for he will not try to use them. From the letters which appeared recently in one of your contemporary magazines the movement for collaboration in the improvement of farm buildings is being welcomed by most of the agricultural institutions, and the same influence for better designs will work as did it in the great movement for better homes, but it will of necessity be a slow development.

We cannot expect the farmer to destroy what he has built just because it is unattractive. The great influences will be the extension work by the agricultural colleges and state commissions with the assistance from the Post-War Committee on Architectural Practice, and the continued building of "gentlemen" farms on simple lines and the gradual education of the farmer to realize that good, well designed buildings are a great influence towards making life on the farm more attractive.

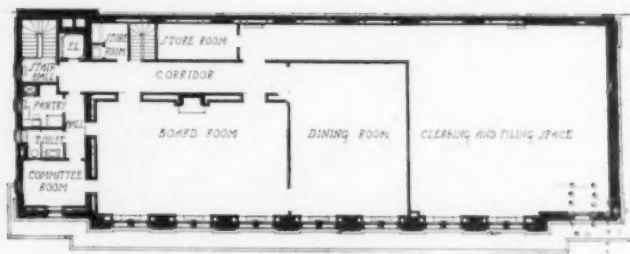
ELISHA HARRIS JANES.

April 24, 1919.



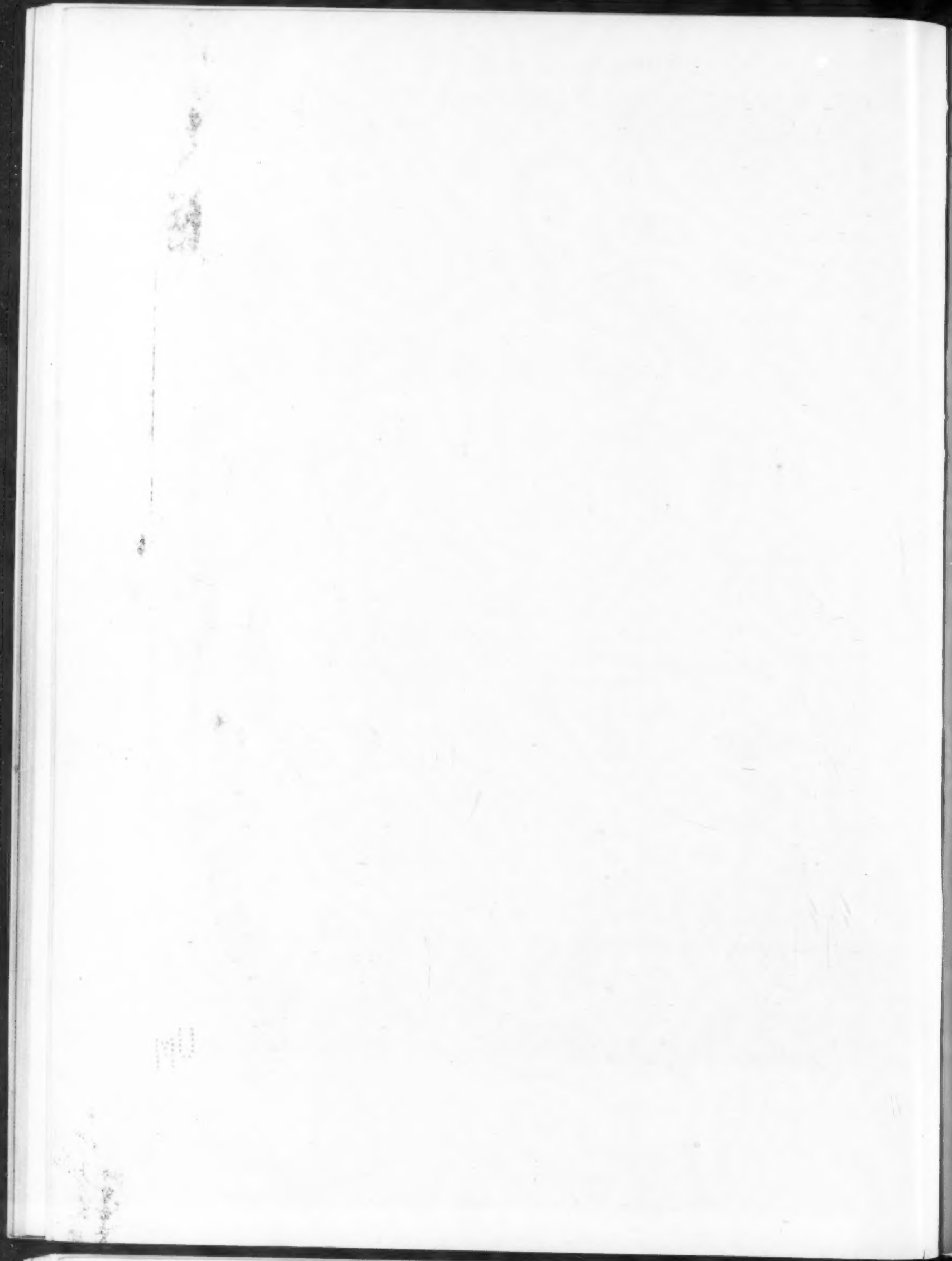


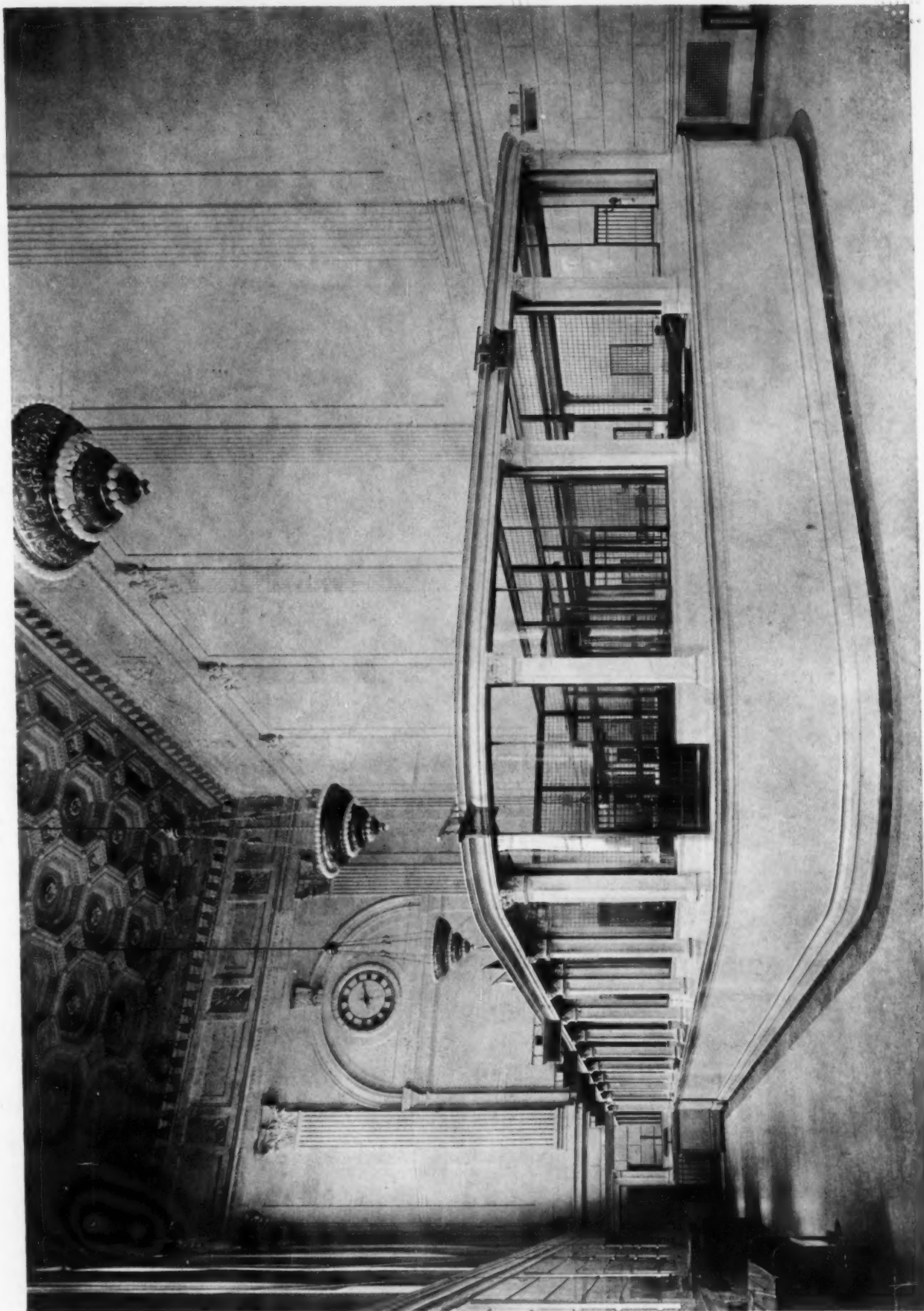
FIRST FLOOR PLAN



SECOND FLOOR PLAN

BENEFICIAL SAVING FUND SOCIETY BUILDING, PHILADELPHIA, PA.
HORACE TRUMBAUER, ARCHITECT





GENERAL VIEW OF BANKING ROOM FROM ENTRANCE
BENEFICIAL SAVING FUND SOCIETY BUILDING, PHILADELPHIA, PA.
HORACE TRUMBAUER, ARCHITECT

STREET
AND
RIVER
FRONT

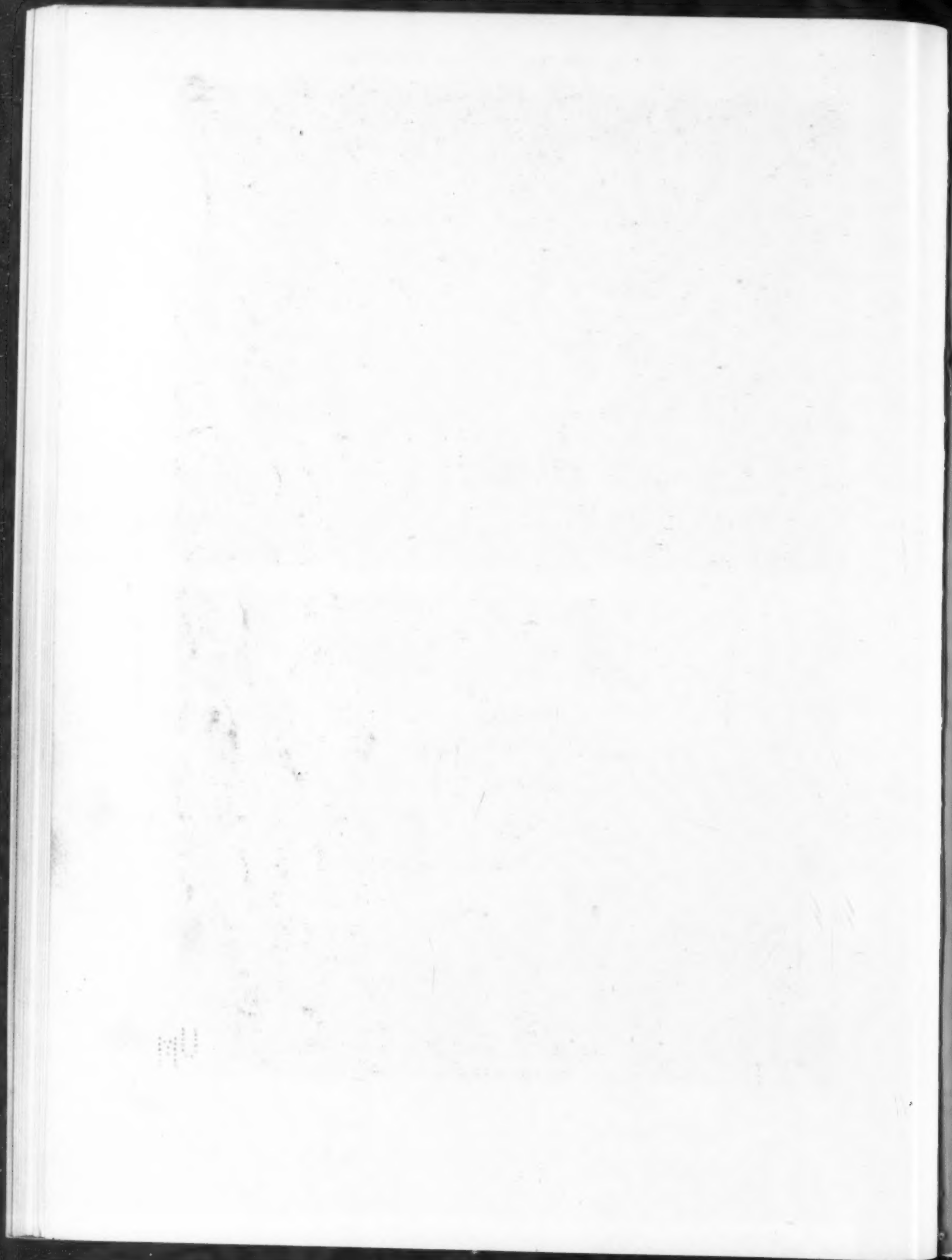


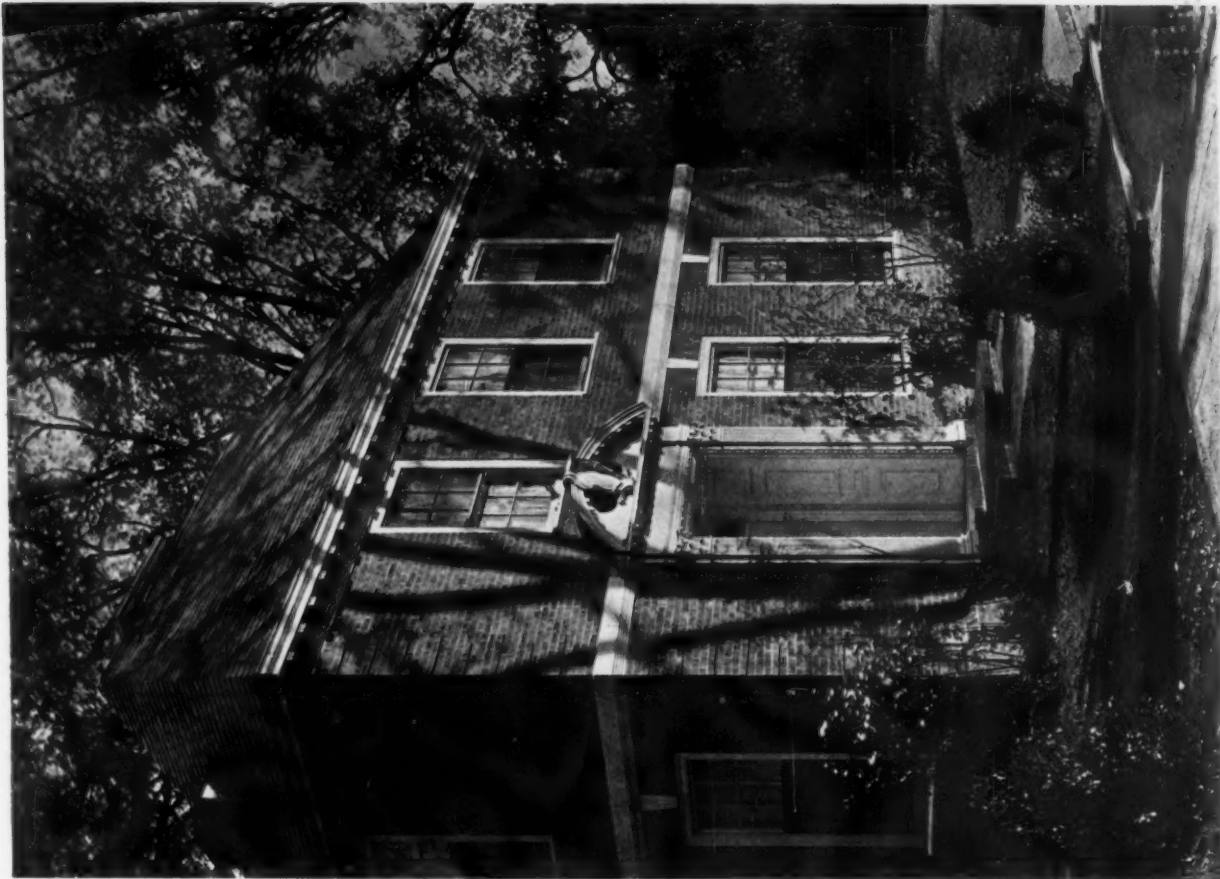
VIEW OF TERRACE SIDE
HOUSE AT WATERBURY, CONNECTICUT
MURPHY & DANA, ARCHITECTS

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DETAIL OF LIVING ROOM DOORWAY TO TERRACE
HOUSE AT WATERBURY, CONNECTICUT
MURPHY & DANA, ARCHITECTS





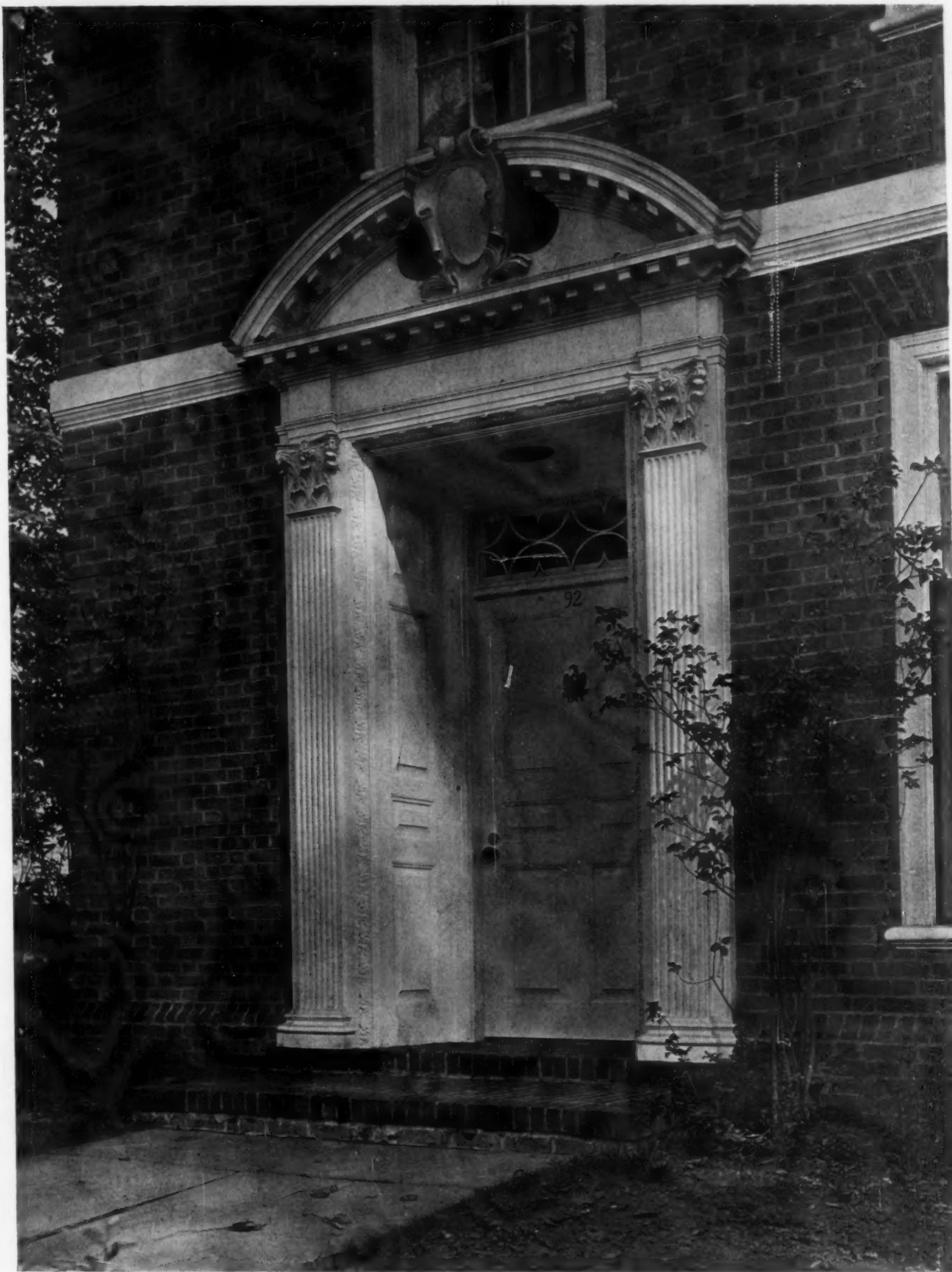
VIEW OF END TOWARD STREET

HOUSE AT WATERBURY, CONNECTICUT
MURPHY & DANA, ARCHITECTS



VIEW LOOKING INTO DRYING GREEN

THE
END
OF
THE
WORLD



DETAIL OF MAIN ENTRANCE
HOUSE AT WATERBURY, CONNECTICUT
MURPHY & DANA, ARCHITECTS

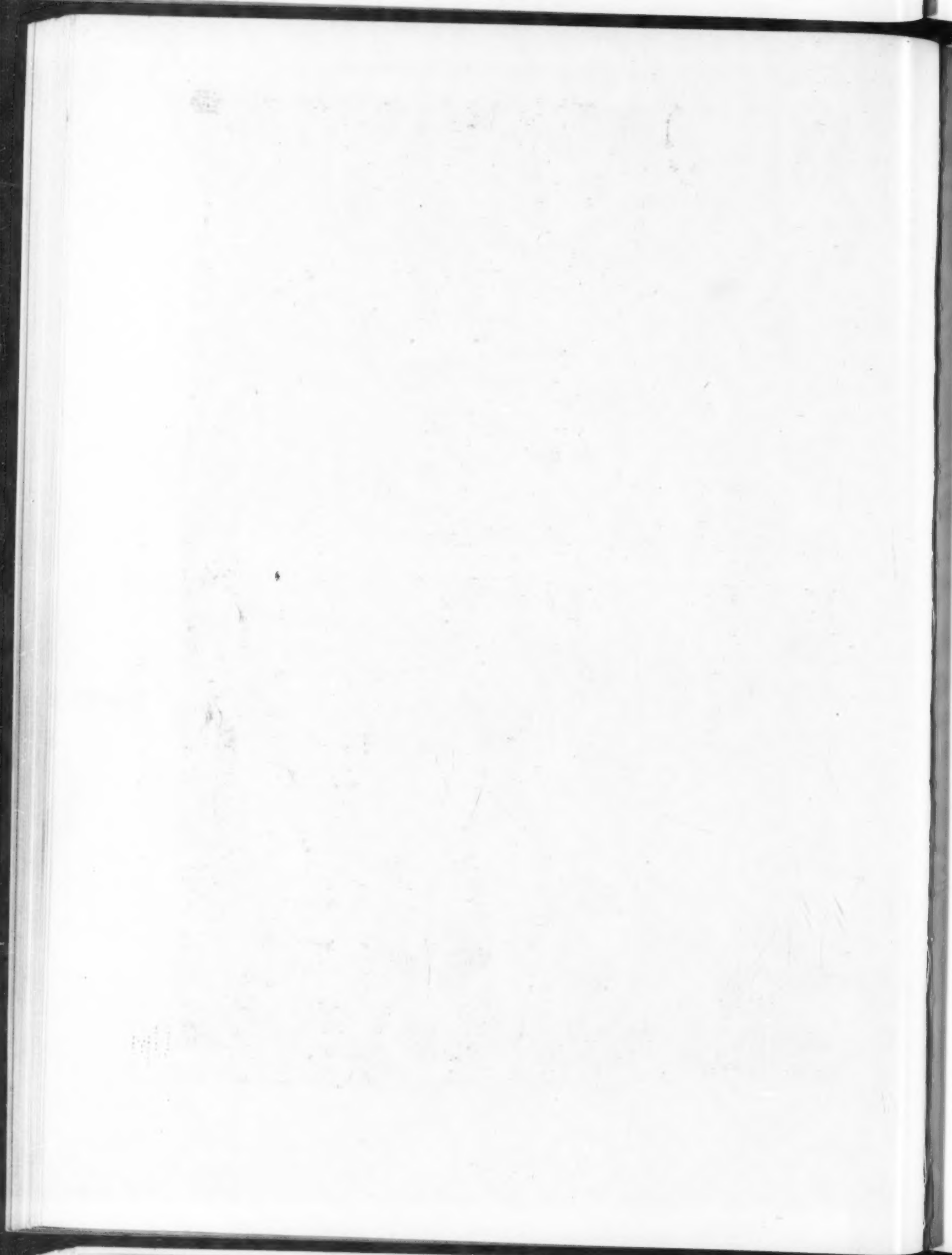
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VIEW OF FIREPLACE END OF LIVING ROOM



VIEW OF STAIR HALL
HOUSE AT WATERBURY, CONNECTICUT
MURPHY & DANA, ARCHITECTS





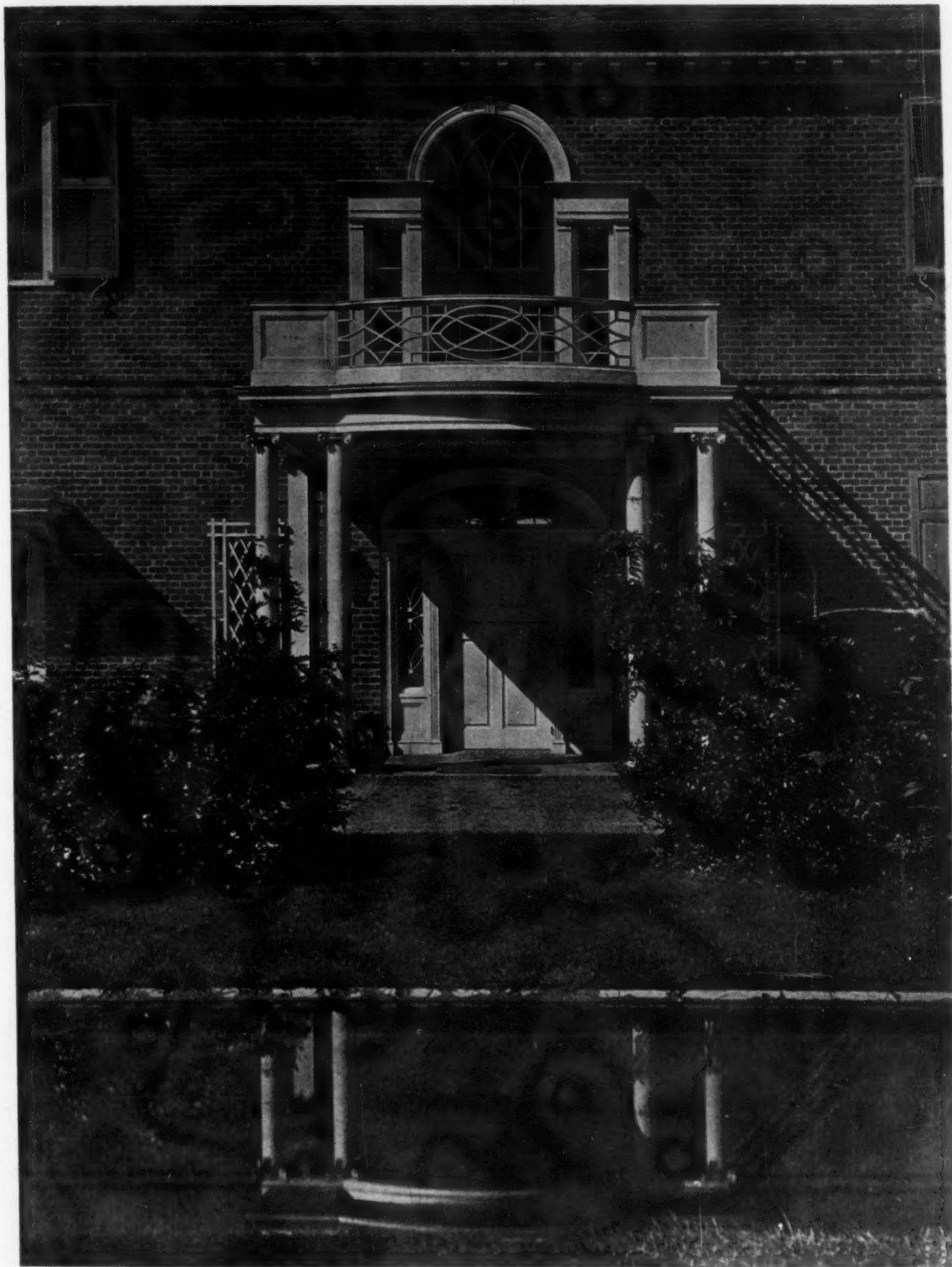
VIEW OF SIDE TOWARD LONG ISLAND SOUND
HOUSE AT WHITEWOOD, LLOYD NECK, LONG ISLAND, N. Y.
MURPHY & DANA, ARCHITECTS

2



VIEW OF ENTRANCE AND NORTH SIDES
HOUSE AT WHITEWOOD, LLOYD NECK, LONG ISLAND, N. Y.
MURPHY & DANA, ARCHITECTS

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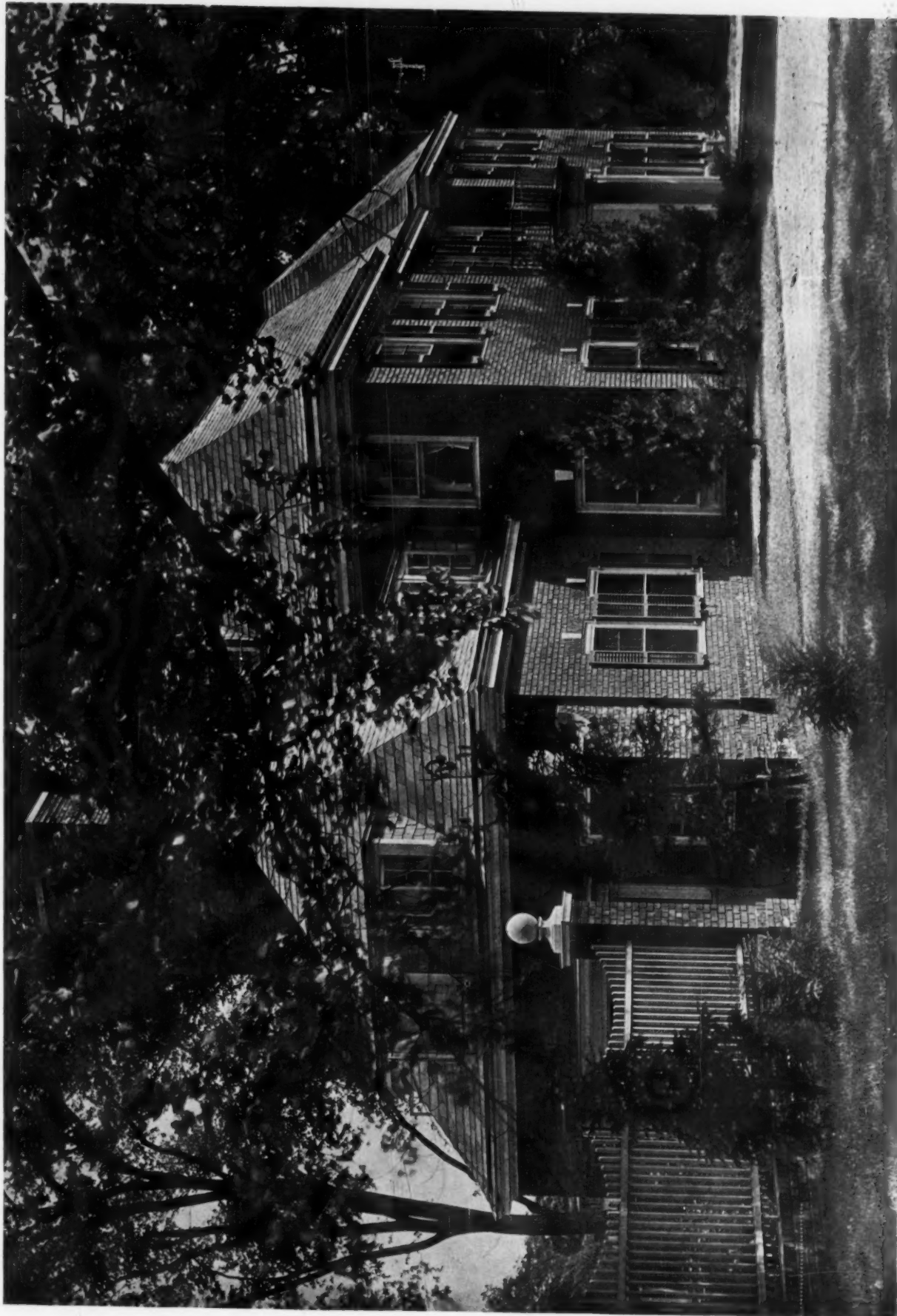


DETAIL OF MAIN ENTRANCE

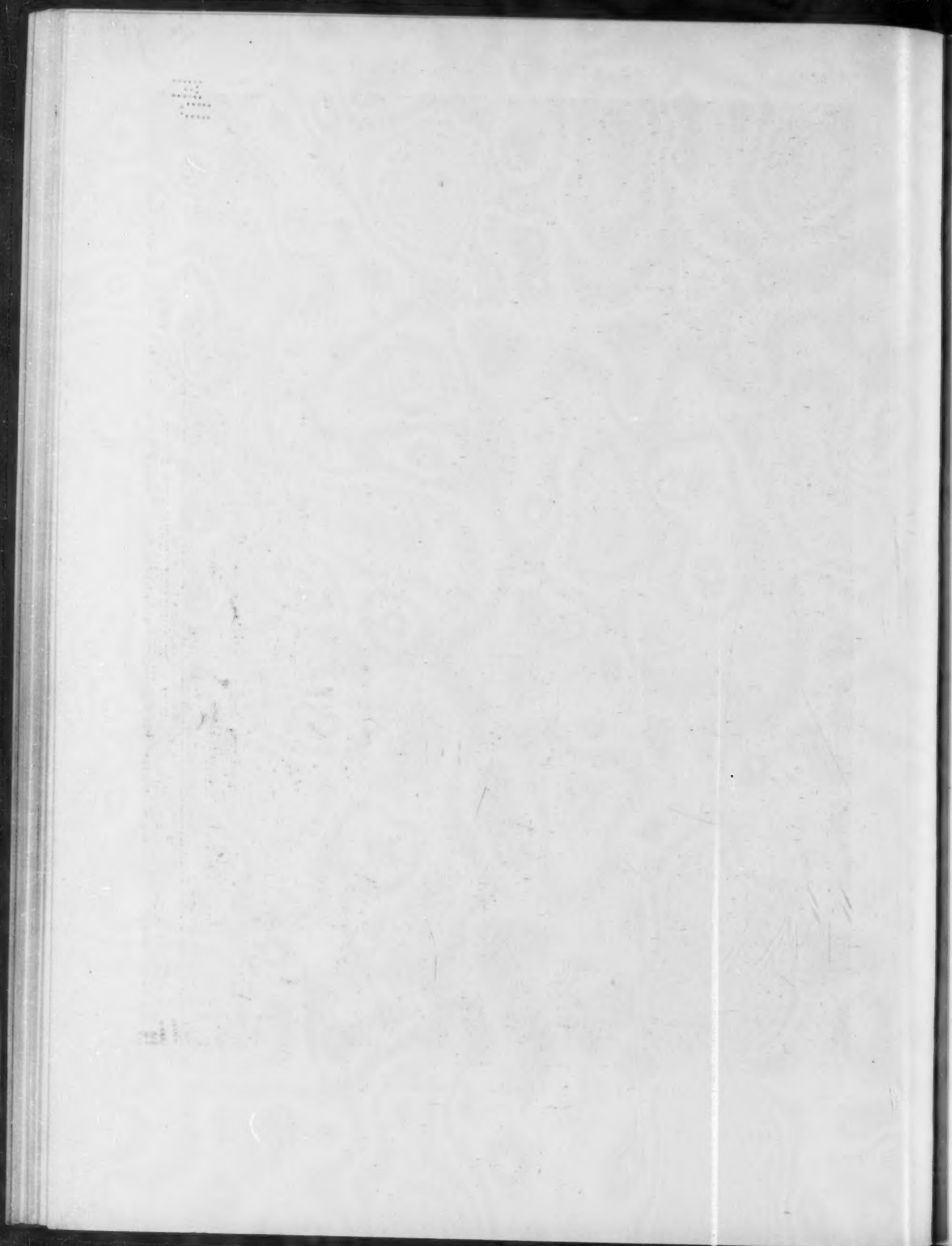
HOUSE AT WHITEWOOD, LLOYD NECK, LONG ISLAND, N. Y.

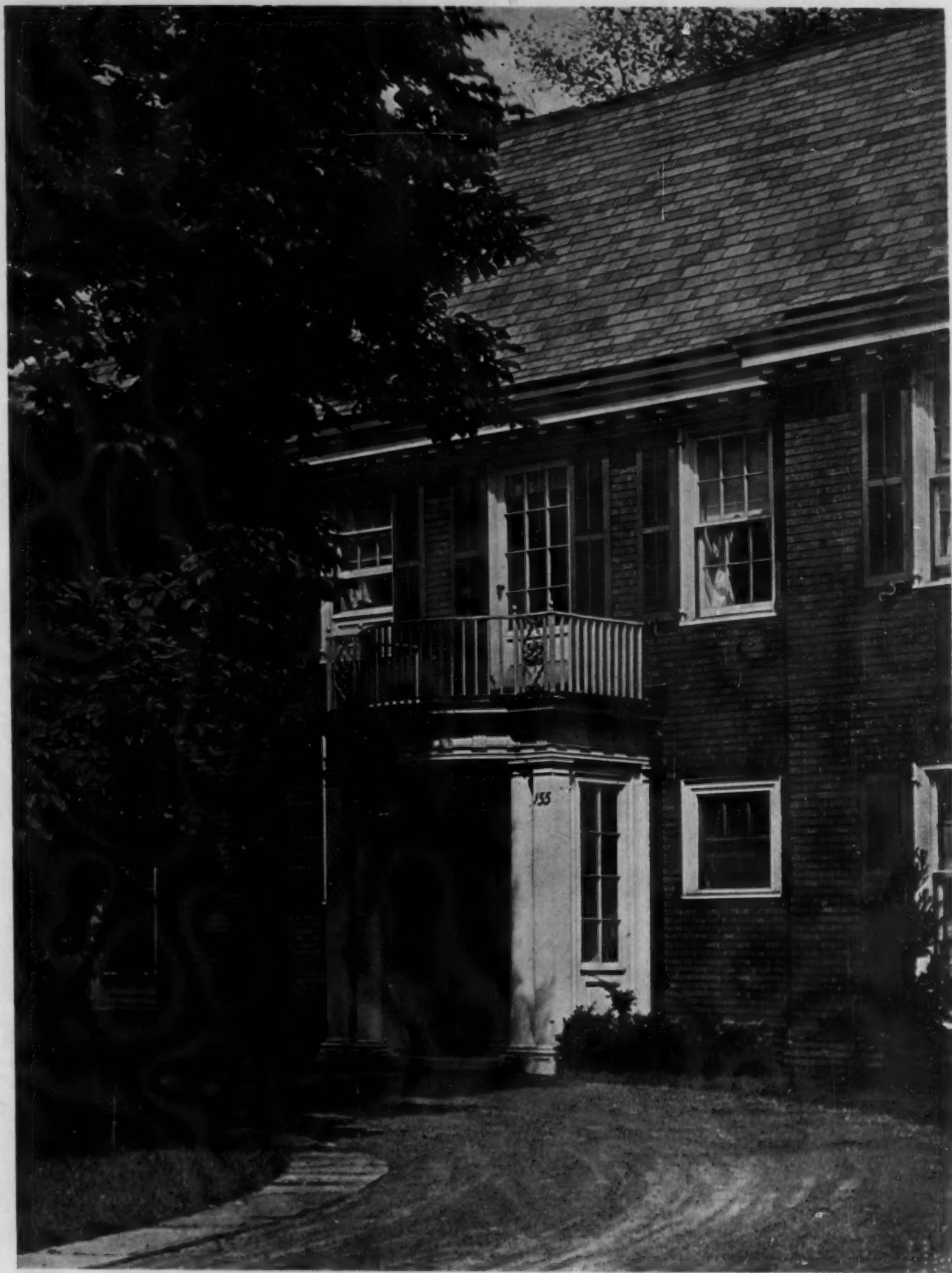
MURPHY & DANA, ARCHITECTS

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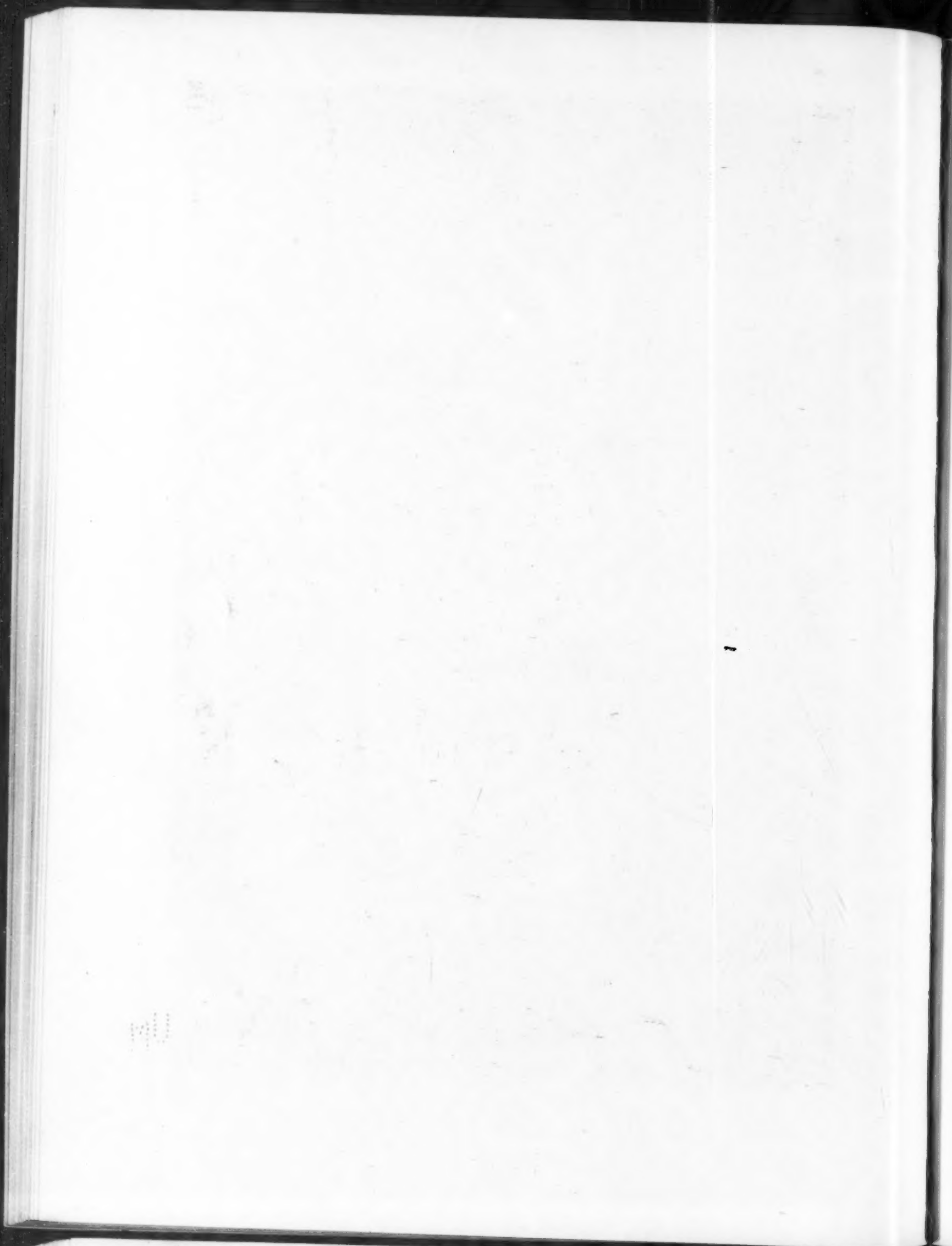


VIEW OF ENTRANCE SIDE SHOWING SERVICE WING
HOUSE OF PROF. F. W. WILLIAMS, NEW HAVEN, CONNECTICUT
MURPHY & DANA, ARCHITECTS





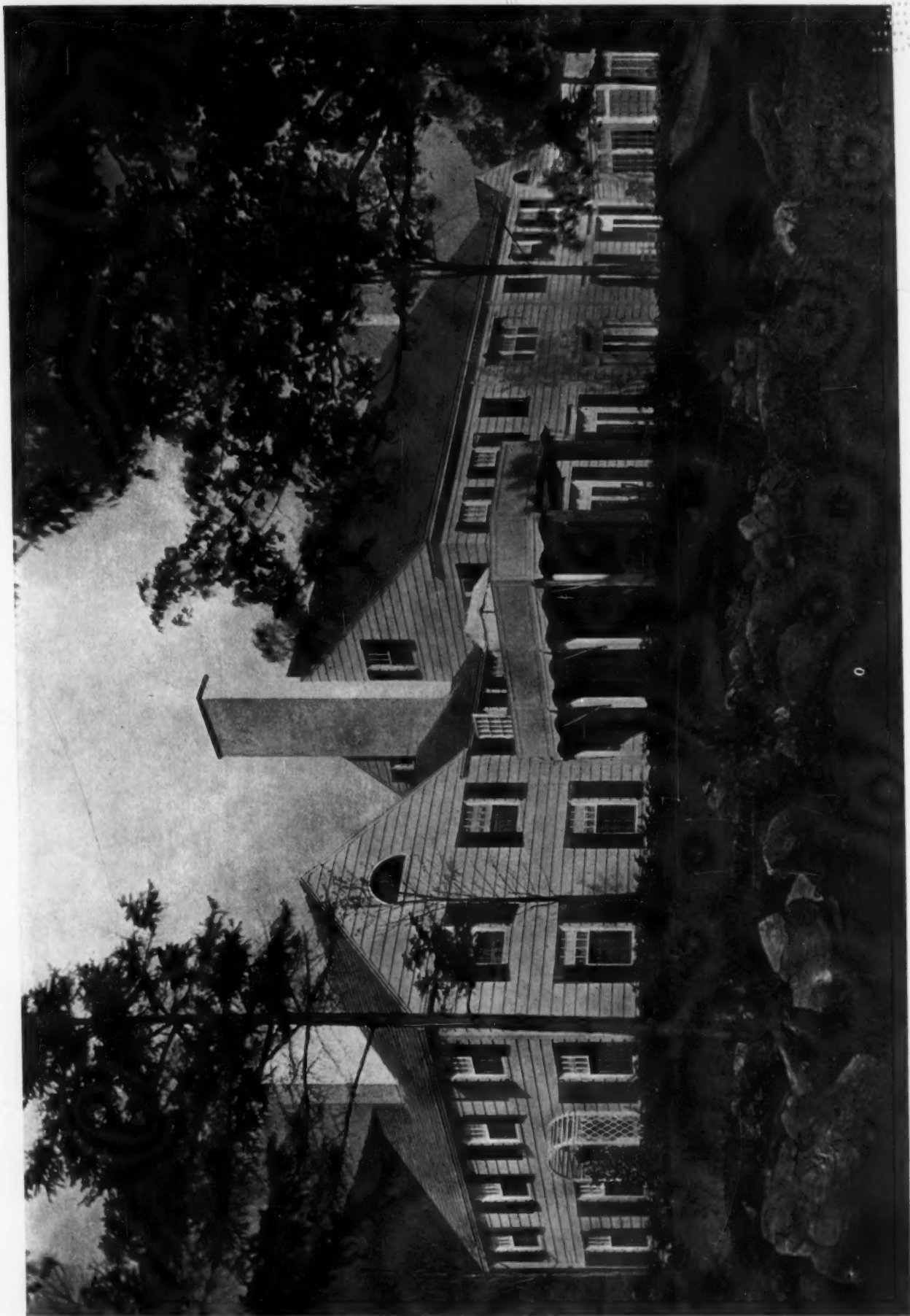
DETAIL OF ENTRANCE FRONT
HOUSE OF PROF. F. W. WILLIAMS, NEW HAVEN, CONNECTICUT
MURPHY & DANA, ARCHITECTS





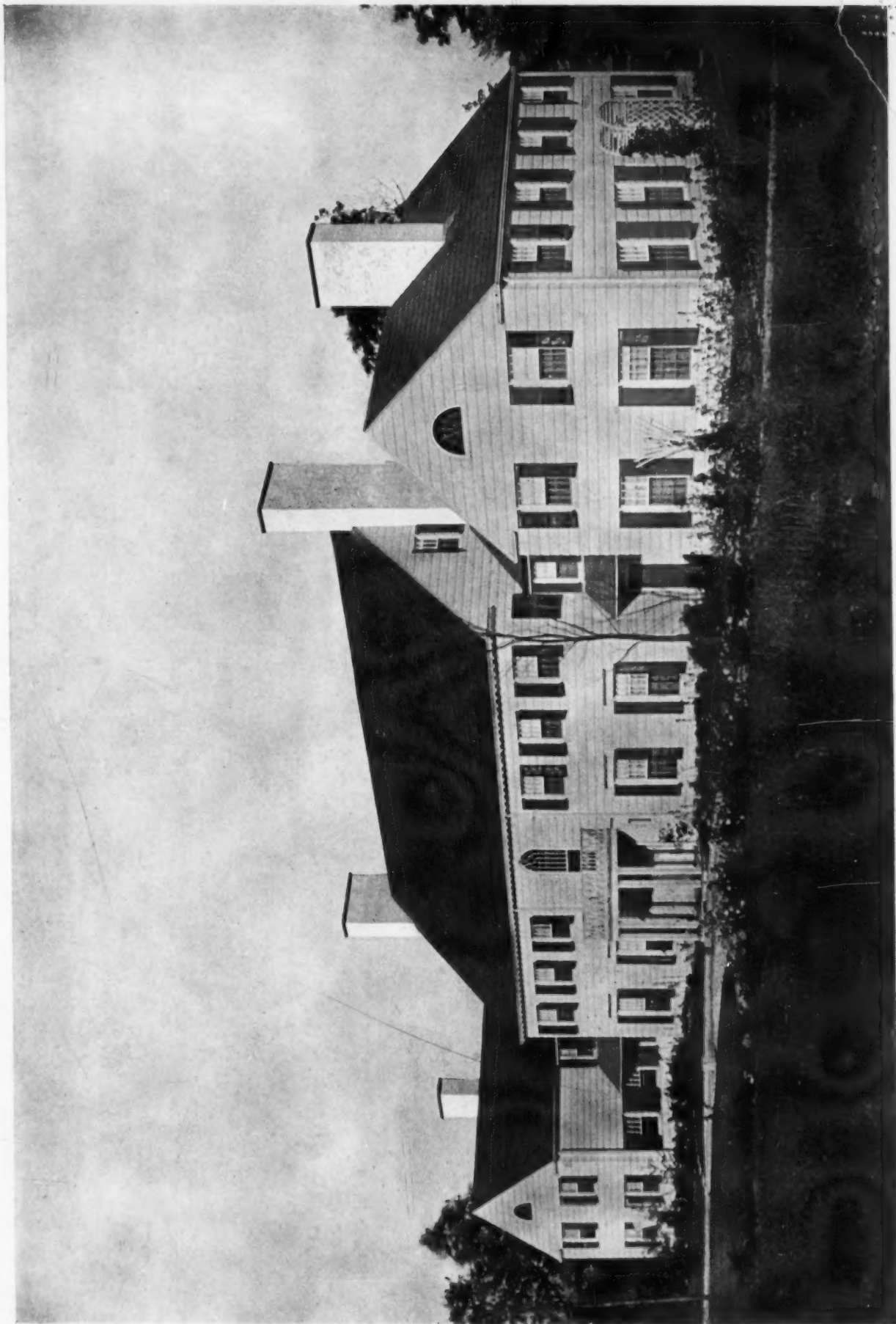
VIEW OF GARDEN FRONT
HOUSE OF PROF. F. W. WILLIAMS, NEW HAVEN, CONNECTICUT
MURPHY & DANA, ARCHITECTS

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GENERAL VIEW OF TERRACE AND SOUTH SIDE
HOUSE OF MRS. W. M. RITTER, MANCHESTER, VERMONT
MURPHY & DANA, ARCHITECTS

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GENERAL VIEW OF ENTRANCE FRONT
HOUSE OF MRS. W. M. RITTER, MANCHESTER, VERMONT
MURPHY & DANA, ARCHITECTS

THE
END
OF
THE
WORLD



VIEW OF DINING ROOM LOOKING TOWARD BREAKFAST ROOM



VIEW OF MAIN HALL

HOUSE OF MRS. W. M. RITTER, MANCHESTER, VERMONT
MURPHY & DANA, ARCHITECTS

Recent Country Houses from the Designs of Murphy & Dana, Architects

THE four houses illustrated in this issue from the designs of Murphy & Dana, architects, are of special interest for their pleasing use of forms adapted from Colonial and Georgian precedents and for the simple principles underlying their plans.

The house of Mrs. W. M. Ritter at Manchester, Vermont (Plates 78-80), is situated on the east slope of Equinox Mountain, with a commanding prospect of the Battenkill Valley and the villages of Manchester.

The spirit of the design is Colonial, but the details have been developed with simple conventional forms carefully refined. The broad clapboards and the length of the house express a comfortable farmhouse quality.

The large rooms and easy circulation provide for abundant social activities and generous hospitality. The secondary stairs for family use have proved a great convenience, and the guest's bedroom on the first floor with direct access to the grounds has unique advantages. The interiors are intended to be simple settings for Mrs. Ritter's remarkable collection of early American furniture, china, glass and lamps.

This is a heavily studded frame house, with the equipment and finish modified to be consistent with a house used only a portion of the year. The heating for spring or fall is accomplished by warm air furnaces.

The house was completed in the summer of 1918, and cost thirty-four cents a cubic foot.

The house at Waterbury, Connecticut, (Plates

67-71), is located on a narrow plot adjoining a private park between which there is no emphasized division, permitting all the advantages of a more extended plot to be enjoyed with the minimum of maintenance.

The house is of dignified English Georgian influence with variegated brown and red brick walls, white painted wood trim, and bandcourse and chimney trimmings of white marble. The roof is slate in graduated lengths and of dark green and black shades to enhance the warmth and color of the brickwork. The combination is effective in its setting of stately elms and maples which completely embower the house.

In order that all the rooms should have southern exposure and get the view of the private park, the long way of the house is run east and west, and the narrow end faced toward the street. In other words, the house is only one room deep, with the north side taken up with halls, stairs, closets and minor rooms.

The house is unique in that there are no intercommunicating rooms, circulation being confined entirely to the hallways. Complete privacy is secured in every room, as each has but one entrance doorway, and therefore, occupants of one room need not be disturbed by the occupants of an adjoining room.

No wallpapers whatever have been used, but all the principal rooms and bedrooms, except the living room, are paneled and enameled. The living room is paneled in birch and finished in a soft pale brown stain. All interior finish is of a superior character.



View toward Battenkill Valley, House of Mrs. W. M. Ritter, Manchester, Vermont



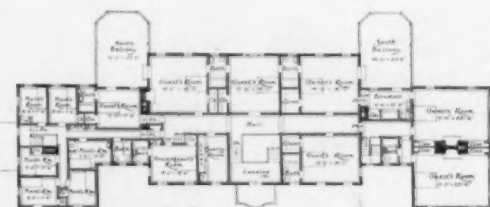
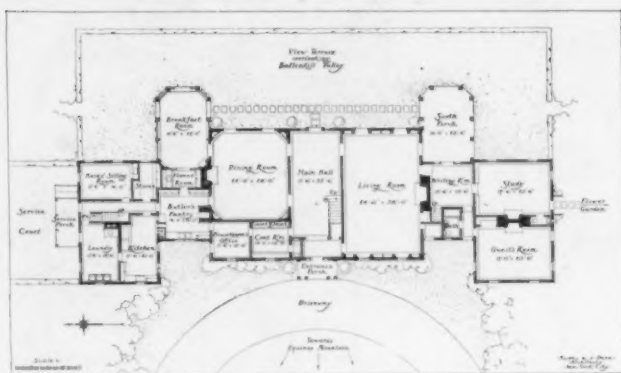
ENTRANCE DETAIL, HOUSE OF MRS. W. M. RITTER, MANCHESTER, VT.
MURPHY & DANA, ARCHITECTS

The house was completed in the spring of 1918 and cost about fifty-seven cents a cubic foot.

The house of Prof. F. W. Williams at New Haven, Connecticut (Plates 75-77), is situated on one of the main thoroughfares in a grove of imposing oak and elm trees. The house is located with reference to the most important trees and views, set far back from the street for quietness and also to maintain the old-fashioned driveway approach, common to the old houses adjoining.

The house is of modified Georgian design with variegated red brick walls and mottled green and purple slate roof and white trimmings.

The main rooms face the garden front on the east and the street front is taken up by halls, stairs, kitchen, etc., as this is the least desirable exposure. The arrangement of the hall, reception room and dining room lends itself very readily to entertaining, while, at the same time, the working library and office are sufficiently retired from these apartments and yet have direct access to the hall. The second floor is compact and conforms perfectly to the owner's



Floor Plans and Ground Layout
House of Mrs. W. M. Ritter, Manchester, Vt.

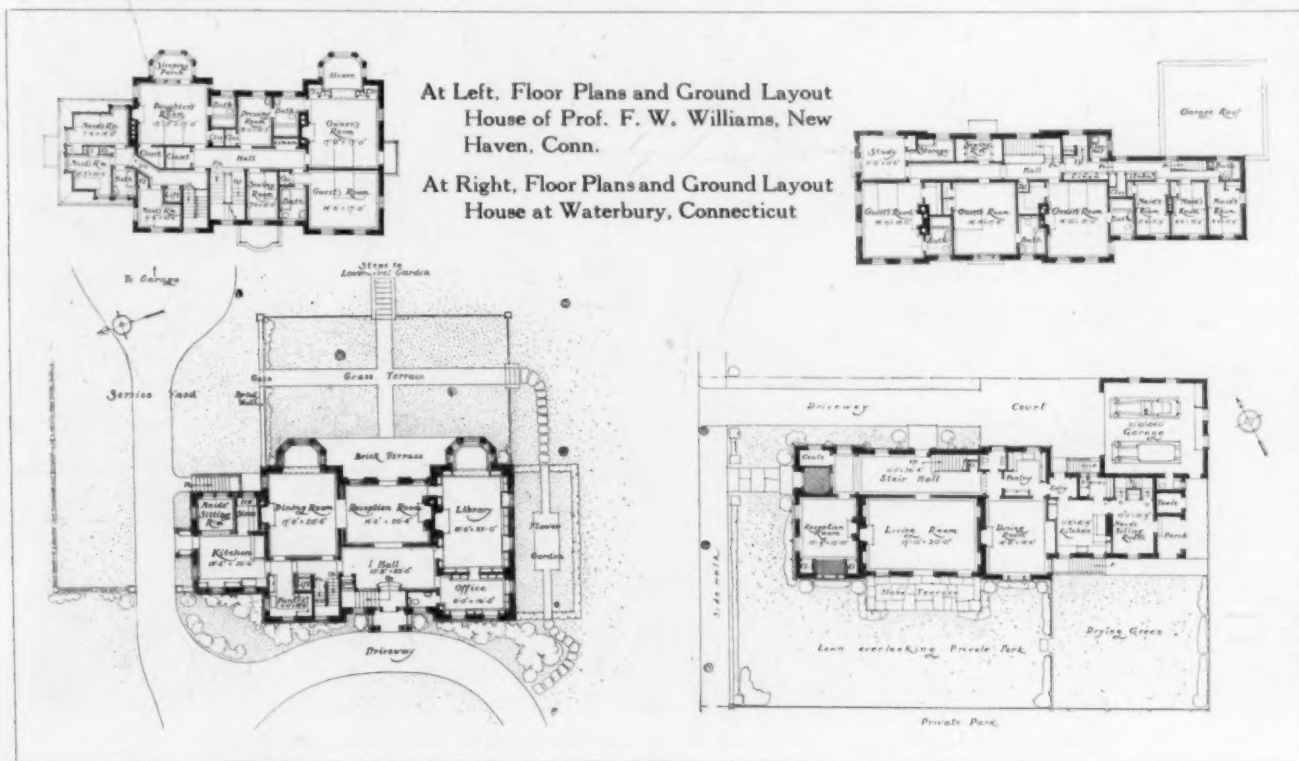
requirements. Other bedrooms are located on the third floor.

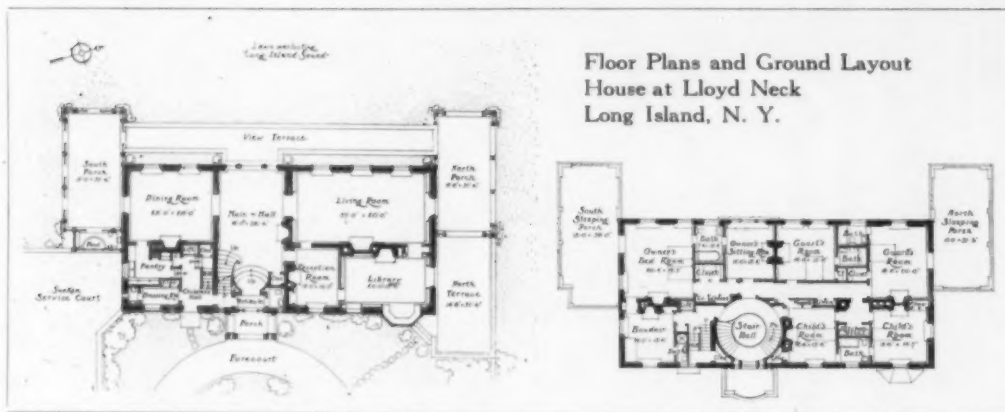
The house was finished in the autumn of 1916; and cost thirty-five cents a cubic foot. Compare the cost of this with the cost of the house at Waterbury finished in 1918 at fifty-seven cents a cubic foot, both of practically the same construction.

The house at Whitewood Point, Lloyd Neck, Long Island (Plates 72-74), is an up-to-date example of the all-year-round house at the seashore. It is especially planned to meet not only the summer needs but also

the winter requirements.

The house is located on the shore of Long Island Sound on a promontory about sixty feet above the beach, where it gets extensive views and cooling breezes during the summer. The chief rooms in the house are arranged in relation to these views and breezes. At either end of the water front of the house are spacious covered piazzas, so arranged, however, that they do not cut off the sunlight from the rooms in the winter months. In order to relate the house to the grounds and make access from every





family life, with a playroom and large schoolroom in the attic for the children. It is also designed, however, for the accommodation of week-end parties, the bedrooms arranged so that there can be four guests' rooms, if needed.

room to the outdoors unusually easy, there are French doors to the floor, opening out onto terraces, and on the second floor onto the decks over the piazzas.

The winter requirements are met by having an open fireplace in every room, even the smallest bedrooms. The house is heated by indirect hot water radiation, controlled by thermostats in each room. The entire structure, floors and roof, is of heavy masonry fireproof construction, which seemed advisable, owing to the remoteness of the house, and the valuable family portraits and furniture that are installed in it. The equipment and finish throughout are of superior quality.

The house is furthermore designed for double use. Primarily it is arranged for domestic privacy and

of the house is located in the basement, where it is out of the way and connects with the sunken service court. This has the advantage of leaving the views in all directions from the first floor without the obstruction of any service yard.

The general style of the exterior is Colonial, kept informal, unsymmetrical and free, as suited to the site. According to the owner's wishes the house was made especially simple and modest, as a protest against the ostentatious show-places. The brick walls have a wide range of plum and red colors, and the black and green slate roof makes these warm tones more pronounced.

The house was finished in the autumn of 1916 and cost sixty-one cents a cubic foot.



Entrance Hall and Stairway, House at Whitewood, Lloyd Neck, Long Island, N. Y.

The Architect of the Future

PART IV. AN ADVERTISING POLICY FOR THE ARCHITECT

By C. STANLEY TAYLOR

THE widespread reaction in the architectural profession, which is voicing an ever growing demand for the re-establishment of the profession upon a sounder business basis, has resulted in many interesting and constructive contributions from those who realize that collective benefit invariably has individual application. In practically every discussion of the post-war problems of the architect, the subject of advertising plays an important though not extensive part. The opinion more generally expressed is that the architect should advertise and advertise in a manner which will not detract from his professional standing, but will rather increase the stability and emphasize the importance of his services. How this may be done is, however, usually left to the imagination of the auditor or reader. It is the purpose of this article, therefore, to meet the issue squarely and to analyze in a casual manner the subject of architectural advertising in order to provide at least a basis of thought and discussion.

This question naturally forms two divisions for consideration: first, its application to the profession; and, second, its application to the individual—in other words, collective and individual advertising. The first phase, that of group or collective advertising, is perhaps the more interesting at this time particularly in view of the facts that the question of architectural advertising has only recently been given any general consideration, and that there undoubtedly exists in the mind of the building public, the potential clientele of the architect, a surprising vagueness of conception as to the extent and value of the architect's service. Perhaps, too, there is vagueness in the mind of the average architect as to the scope and application of his service to the client. If this be so, collective advertising, which can be made a powerful adjunct in the rapid increase of general public knowledge and appreciation of any professional service, will exercise a dual benefit through the stimulation of introspection on the part of the architect.

In order to advertise we must know exactly what we have to sell and where the market is. Then we must constantly better the product or service in order that it may find continued public favor. This is exactly the stimulation which the profession needs today.

In a consideration of the subject of collective architectural advertising, the important factors would seem to be:

- (1) What direct benefits may be expected?
- (2) What architectural groups should advertise?
- (3) What general publicity program should be carried out?

- (4) How shall such advertising be paid for?

Aside from the benefits of collective advertising already enumerated it is fair to expect that a well-calculated publicity campaign if consistently carried out will have the following beneficial results:

- (1) Increase of volume of business.
- (2) Protection of the legitimate professional field against encroachment.
- (3) Minimizing the harmful activities of inefficient or unscrupulous practitioners.
- (4) Increase in popular appreciation of artistic and harmonious building and landscape design.
- (5) Extension of architectural services to cover many important and logical activities in the building field.
- (6) Elimination of much bad practice and waste effort in general building construction.
- (7) The establishment of a keener public interest in more efficient housing for industrial, commercial and social activities.

Many of the above-enumerated points are self-explanatory and need no enlargement. It is certain that the investor in buildings of any nature would benefit by the service of an architect trained not only in design which embraces at once features of economy and æsthetic value; but in the economics of design (the business features, if they may be so termed) which determine the efficiency of purpose in any building.

As we analyze our cities today we find millions of dollars in unsound building investments; vast residential areas of unattractiveness, varying from actual slums of the tenement districts to the potential slums of monotonous speculation. On every hand we find a wasted dollar for every dollar spent in sound investment. We find waste in the planning of our cities; waste in the planning of our hotels and office buildings; waste space in our homes—a vast volume of blind, undirected investment in building which has a direct and ramified influence on social and economic conditions. This is the responsibility of the architect, if he is to assume his rightful position in the economic field, and here are indicated in a cumulative manner the results to be expected from collective advertising. A semi-proverbial expression often heard is that "familiarity breeds contempt." This is true only in cases of inherent or disguised weakness. In the case of the architect the proverb is reversed. There is no inherent weakness in the profession and there should be no disguised weakness. If the architect will maintain his professional activities on a basis of real and constructive service, familiarity, or in this case, popular understanding, will breed respect and confidence

which will be of untold value in the years to come.

There is no lack of supporting evidence of the value of collective advertising, industrial or professional. It is the order of the day. Turning the pages of widely circulated popular publications, or those of specialized circulation, we find dignified collective advertising of the advertising profession itself—surely no better criterion of the value of professional advertising could exist than this plainly expressed opinion of trained advertising experts. We are all familiar with the valuable results which have been obtained through collective publicity on the part of manufacturers of building materials. Cypress, white pine, Portland cement, face brick, hollow tile and many other basic materials have found public favor through presentation to the public of the merits of the material, submerging for the general good the direct publicity interest of the individual concerns producing the material.

What is more logical, then, than that the public should be made more familiar with the *modus operandi* of the profession through which these materials are combined into an harmonious and efficient unit of economic service—be it home or hotel, factory or office building?

The next subject for consideration is that of the medium through which collective publicity may be carried out. It would seem that the presentation to the American public of the functions and responsibilities of the architect could be made in no more logical or dignified manner than under the direction of the American Institute of Architects. Already the Institute is giving consideration to the post-war problems of the architect. It is suggested, therefore, that through the Institute and its various active chapters an educational propaganda may be directed, tending to clarify and stabilize the position of the architect and the public service which he may render. It must also not be forgotten that preparation for the placing of material before the building and general public will also serve to clarify and establish a new code of ethics (or, one might better say, a modernized code of ethics) which will make it possible for the architect to enlarge the scope of his active service to meet the demands of building and investment progress without a sense of dereliction in so far as ethical considerations may be involved.

Any code of professional ethics in the adherence to which there must be sacrificed a single element of true service to the client is subject to immediate revision. Professional ethics should coherently define and indicate true service and should allow sufficient latitude and flexibility to comprehend a changing economic demand.

Regarding the general publicity program which should be carried out by the architectural profession, the details must depend upon the scope of activities which it may be decided lie within its legitimate field.

The American public is today interested in knowing exactly what contribution the architect can make in any building project. Granting his artistic ability, how far, if at all, can his advice be taken as to the economic features? Does he really know or even pretend to know how to design an investment building so it will be a financial success? If, owing to poor location or other contingencies, a building cannot well be expected to pay—will the architect advise against it? What does the architect know of quantity survey and the material market? Is he equipped with skill and knowledge which will result in financial saving or increased efficiency of purpose? Can he be called to advise on building problems even as the attorney or physician is called on problems peculiar to the individual profession?

These, and a thousand similar questions, the American public asks today, either directly or subconsciously. Here, then, is the answer to the question regarding the general publicity program which should be undertaken.

Detailed consideration of a collective publicity program is at this time prohibited because of the restrictions of time and space. In general, however, such publicity should not be limited to, or dominated by, aesthetics. As an artist the public already knows the architect—as a business man he is a stranger. A series of collective architectural advertisements would not, therefore, portray some of the beautiful modern examples of architecture but should rather dwell upon the economic success of various building ventures where design has perforce played an important contributory part. In this presentation comparison would probably prove a valuable factor. For instance, to the building public there might be shown the plan of a speculatively constructed apartment house, built with practically no architectural service; and that of a building of equal cost in which better planning provides more liveable and serviceable homes with a consequently greater income on the investment. In like manner comparisons could be made in all the fields of industrial and commercial design.

Another interesting and instructive architectural advertising series might present the various phases of a well studied architectural project. The general public little knows the amount of careful thought and study, the wealth of detail work put on a building in the office of a thoroughly equipped architect. Such knowledge, if generally disseminated, would have stabilizing and constructive value.

It must be realized that the keynote, the very touchstone of architectural advertising should be service—not beauty. We must give to the public practical facts regarding the profession, educational data which will prove in a most practical manner the need for and value of the architect's work. The prospective builder must be shown not only how he

can recoup his investment in architectural fees; but how such investment shall prove to possess earning power.

The question of paying for collective advertising and maintaining a publicity organization should be the most simple of these problems. Collective publicity in practically every activity is paid for in accordance with the annual volume of business, on a pro rata basis. It would seem quite logical to apply the same method of calculation in this case. National and local campaigns could be carried on by the national or local organizations in accordance with prescribed methods and limitations. Again, advertising of specialized phases of design might be carried out by groups of architects particularly experienced in such work and under mutual territorial agreement. Thus, by groups, hotel, theatre, industrial housing or other specialized architectural services could be accentuated.

* * * *

The question of advertising by the individual architect is more difficult to approach at this time. The problem is again that of text and media, approached from the individual viewpoint.

The first consideration in all individual architectural advertising should be that of maintaining at its highest point professional standing by the use of dignified and direct statements of fact. Flamboyant verbiage and the ordinary catch-phrase type of advertising should be avoided — prolixity is unnecessary — I think it was Gerald Stanley Lee who said in an excellent treatise on advertising that a good salesman could carry his message to the public in one hundred well chosen words, if he had something real to sell. Illustrations invariably tell a story better than a volume of words, particularly in the business and profession of architecture where past history is present recommendation.

In the selection of media for carrying the architect's message to the public the utmost care should be exercised. The publications selected should be of character and standing in their respective fields and may consist of both class and popular journals. In every case a selection of a medium should be through a process of elimination — not to gain the greatest circulation, but to achieve presentation in the most favorable light to the greatest number of really interested persons. For instance, in the advertising of automobiles more money is spent in popular magazines than in automobile trade and class papers. So the advertising of an architect who specializes in designing expensive homes would probably bring better results if placed in a high-

class literary or popular magazine than in a publication devoted particularly to building and circulating in definite channels.

In further consideration of the subject of individual advertising a market analysis is indispensable. In the first place an architect must determine the fields of greatest demand in the territory which he wishes to cover. He must then determine the class of active work for which he is best fitted. For instance, in the Northeastern States today there stands out above the general demand for buildings a special need for individual and apartment houses, office buildings and bank buildings, also buildings of public and semi-public nature, institutional and educational. The average architect is not fitted either by experience or reputation to handle all these types of buildings. He will, therefore, choose the types which he may best handle and advertise within the limitations of these particular fields if he wishes to obtain direct and definite results through such expenditure. Thus market conditions together with the factor of individual service equipment will control the selection of advertising media.

In general consideration of the question of architectural advertising, its limitations and possibilities, we enter the "no man's land" of a professional reconstruction period. With perhaps unnecessary emphasis attention is again directed to the need of establishing clearly the general functions of an architect's service to the public. It is clear then that there are several steps to be taken before entering collectively or even individually into a studied program of public education along these lines. To best accomplish definite results the partly selfish viewpoint which is predetermined by an unchanging code of professional ethics should be for a time replaced by frank and free discussion throughout the profession. Nor should this discussion be limited to a recital of the trials and tribulations of architects during the rapidly shifting economic phases of the last few years. The consideration of this question should rather be confined to a determination of the real needs of the building public from the financial, æsthetic and efficiency viewpoints. When these have been determined let us learn what contribution toward the protection of building investments an architect is equipped and fitted to make. From the results of such consideration the scope of a revised code of ethics may be determined. Upon the service foundation thus created may be based a national program of publicity calculated to bring before the building public information as to the definite value of architectural service in any building operation.



VIEW OF DECORATIVE PAINTINGS IN CENTER OF COURT



STAGE AT FIFTIETH STREET END OF COURT
 "VICTORY WAY," PARK AVENUE, NEW YORK CITY
 H. VAN BUREN MAGONIGLE, ARCHITECT

"Victory Way" New York Street Decorations for Victory Loan Drive

H. VAN BUREN MAGONIGLE, ARCHITECT

THE return of our troops from abroad, the campaign for popular subscription of Government bonds, support of the Red Cross and other allied war activities have given architects exceptional and numerous opportunities for the application of architectural design to street decoration in our larger centers.

In New York City within two months, two occasions have been made impressive to the city's guests and inhabitants by well conceived and executed schemes of decoration, the first in connection with the parade of the 27th Division of the Army, composed largely of men from the State of New York, and the second, the decorative court for the centralization of activities in behalf of the Victory Liberty Loan.

The latter is shown in detail by the accompanying illustrations, which convey an impression of the scale in which the work was carried out and its effectiveness, both from the standpoint of good street decoration and the compelling of interest through an appeal to the sight. The conception and architectural design of this court are the work of H. Van Buren Magonigle, architect, collaborating with the Advisory Art Committee to the Liberty Loan Committee.

The area selected for the location of the court is fortunately a wide avenue with two roadways and a paved space between them. This section extends



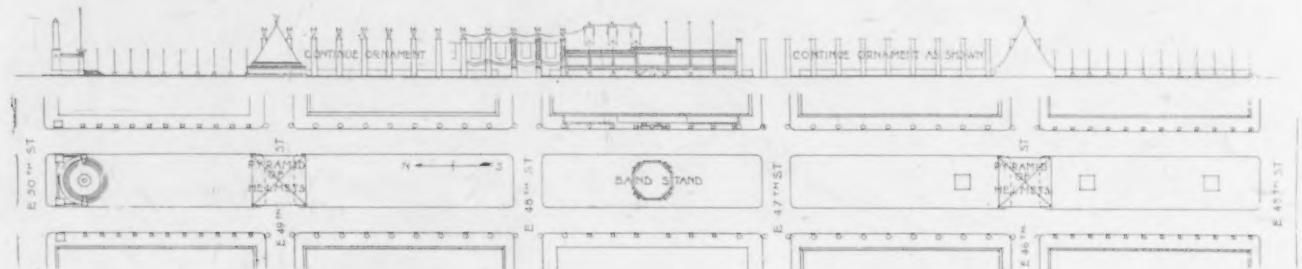
Detail View Showing German Helmet Pyramid
Through Colonnade

north of the Grand Central Terminal and was made possible a few years ago by the extensive improvements made in the neighborhood of the terminal. It is, therefore, capable of providing the necessary area for large gatherings of people, and the great width of the thoroughfare, together with open areas adjacent, made possible the use of large scaled and imposing colonnades forming a court without creating the crowded appearance which so frequently results from efforts toward street decoration. The court extends on Park Avenue a distance of five blocks, or from Forty-fifth Street to Fiftieth Street, the

two central cross streets being closed to traffic to lessen interruption of activities taking place within.

On the axes of Forty-sixth and Forty-ninth Streets, in the center of the avenue are two great pyramids covered with captured German helmets and surmounted by gilded figures of Victory. The bases of the pyramids are decorated with ropes of laurel and further interest is given by captured machine guns arranged in groups near by.

The center of the block between Forty-seventh and Forty-eighth Streets is occupied by the speaker's stand, made large enough also to accommodate a band of seventy pieces. On the east side of the avenue at this point is a large apartment hotel, and in order to balance this on the west side, which is



Plan and Elevation, Park Avenue Decorations from Fiftieth to Forty-fifth Streets

open, and introduce variety a high wall has been erected, surmounted by a decorative grouping of standards and pennants, the wall itself being divided into panels, each of which contains a colorful mural painting depicting the various agencies leading to Victory and the Arts of Peace.

At Fiftieth Street, facing south, is a monumental stage, the northerly face of which forms the feature of the north gateway to the court. This consists of four obelisks marking the roadways, and between the center ones a curved row of clipped evergreen trees provides an effective background for the stage. The dominating feature of the group is a decorative flag-pole with an imposing base resting on the raised platform. The space fronting this stage is kept clear for gatherings of people, but the remainder of the area is given special points of interest by the exhibition of captured military equipment.

The court is brought into a single harmonious composition by the large scaled Greek Doric colonnade at either side of the avenue. Each of the columns supports an eagle resting on a ball, and large garlands of laurel tie the columns together for daylight effect and at night festoons of colored electric lights serve a similar purpose. Flags of the Allies, State banners

and insignia of the various divisions of the army are suspended between the columns, and the bright colors of these banners, constantly in motion, create an effect of festivity appropriate to the occasion.

The decoration is successful because of its simplicity, both in color and form, and the large scale of its component parts, which makes them take a dominating position, even when seen against a large building. In color, cream white predominates, this being the tone of the architectural features, with the exception of the mural frame, which is dark buff with stenciled decorations in gold. Bright colors are introduced by the banners and flags and though of many different shades, seen in conjunction with large areas of white and the green of the laurel, there are no unpleasant color contrasts. The laurel garlands conform in scale with the other parts of the design, being built around substantial wire frames and covered at their points of support by colored shields.

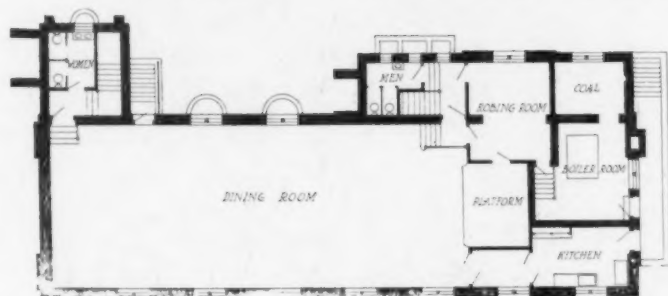
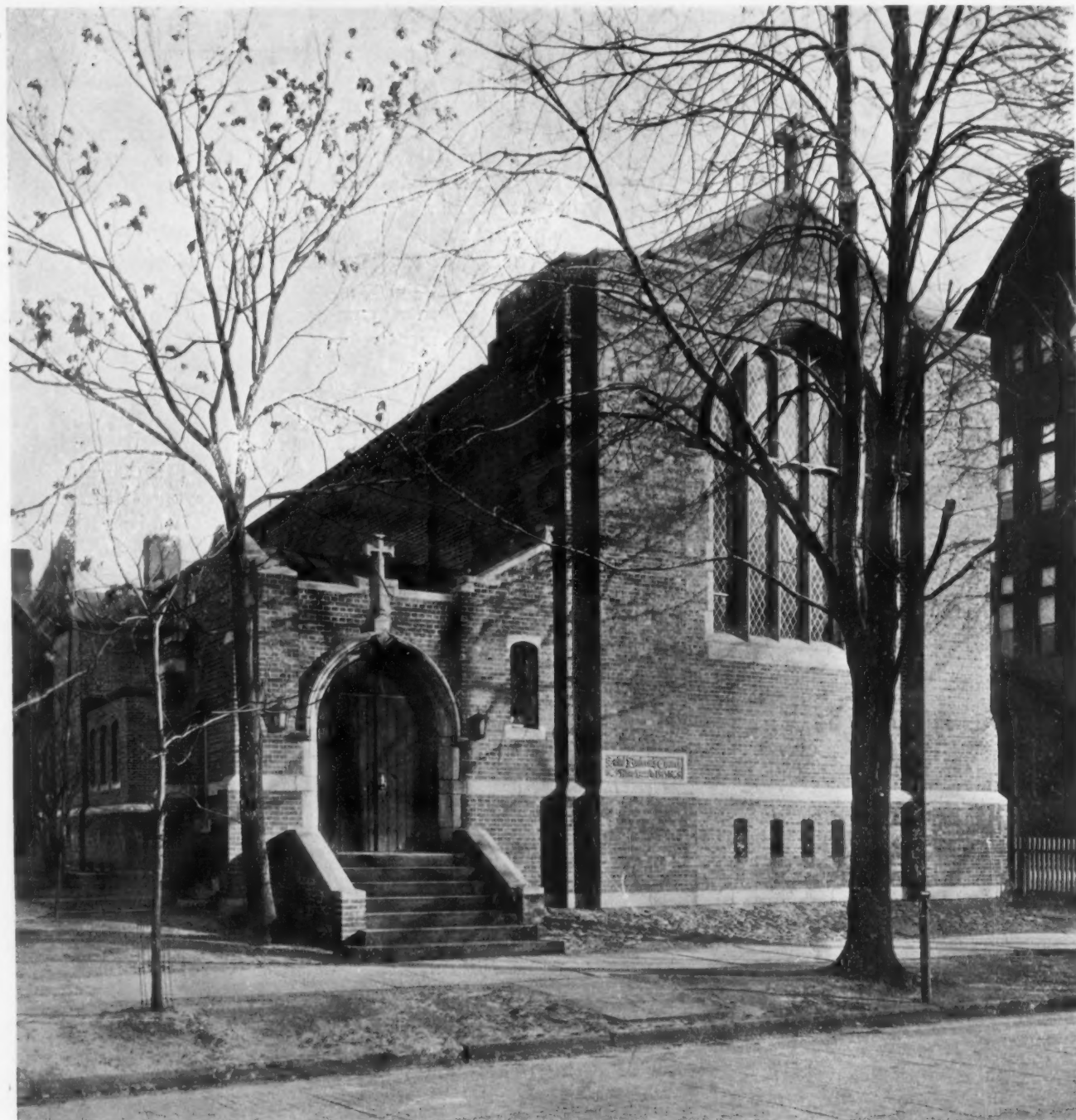
"Victory Way," as the court is called, is indicative of the distinct advance we have achieved in street decoration in recent years and, furthermore, provides proof of the great value of unified control in the direction of public efforts to lend impressiveness to important occasions by means of decoration.



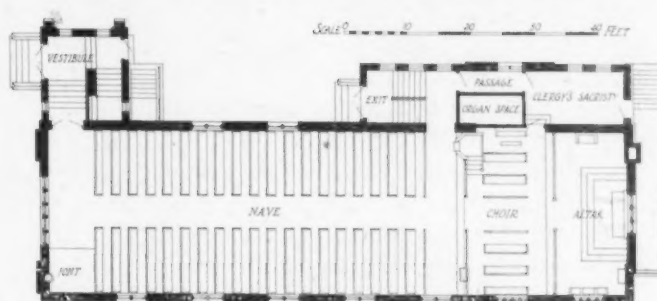
General View of "Victory Way" Looking North on Park Avenue

✓ St. Andrew's Episcopal Church, Cleveland, Ohio

CHARLES S. SCHNEIDER, ARCHITECT



Basement Floor Plan



First Floor Plan

EDITORIAL COMMENT

NEVER were we in greater need of clear, straight thinking than today. Months have passed since the signing of the armistice and still, in spite of the rigid way in which prices have held in the face of greatly restricted buying, there are many who are holding back action on construction projects that are badly needed, with the thought that material prices are coming down to the same or nearly the same level as existed before the war.

We are, on the contrary, on a higher price level and all indications point to a continuance of that level for a long period into the future. We are, therefore, only piling up losses by waiting for different conditions. Demand for structures of all kinds is insistent on every hand and every day's delay in meeting that demand increases the toll of revenue that is being lost. It is variously estimated that the country is from six hundred thousand to one million dwellings short of the accommodations necessary to house its people properly. In the face of such overwhelming demand, it is difficult to reconcile the present inactivity. Labor is available, material is abundant, money can be procured, but the overbalancing negative factor seems to be a false conception of present economic conditions.

It is generally agreed that the working and living conditions of American labor will steadily improve in the years to follow the war, and it is evident that better living conditions cannot be brought about by lower wages. If the laborer is to enjoy a better home, be able to give his children educational advantages and himself necessary recreation, he must receive a wage commensurate with such obligations. Since labor is the chief item of cost in all commodities and manufactured articles, the prices of such commodities and the general scale of living costs as well, will be maintained in relatively the same proportion to the wage standard existing today.

It has been recently reported that the President upon his return from France will take some important steps toward the alleviation of industrial unrest that exists in some sections of the country. One of these steps is considered to be the continuation of the War Labor Board through the readjustment period with full war authority, as a final court of appeal in industrial disputes. Another is the issuance of a call for an industrial conference that will prepare a program for governing American industrial life. Looking back over the decisions which have been made with respect to labor conditions since our entry into the war, it is not unreasonable to anticipate that further governmental aid in industrial affairs will not lower the prevailing wage standards. The general tendency is toward increased costs but if such a proposed conference for reaching an equitable labor program succeeds in bringing about stabilization of wages, and material prices, its existence will be welcomed,

whatever the price level determined proves to be.

Evidence of the wrong attitude that may easily be taken toward present conditions is seen in the agitation in the State of New York to secure the passage of legislation that will restrict the profits landlords may derive from the rental of apartment and tenement house property.

There is no denying that a serious condition confronts the city of New York owing to the lack of living places for people of moderate income, and that many unscrupulous landlords have taken full advantage of the situation of which they find themselves in control, but restrictive legislation will not provide one more apartment to afford relief; it will on the other hand only serve to prevent the erection of whatever number the present high rents might make attractive to investors. The situation can only be constructively remedied by the erection of new buildings, following which the law of supply and demand will automatically improve conditions.

The need calls for action on the part of men capable of leading a wide movement for the betterment of existing conditions. Building costs are not so high that the present rental returns will not provide sufficient funds to make reserves to take care of any fall in values that may come within the next ten years. The drop in values may never come and in any case it is in the distant future. We have passed through two years in which practically no building was done, it will require two years to make up the deficiency and even with that done we will still be two years behind, for our normal population increase of each year must be provided for. We should, therefore, construct at the rate of four years' supply in the space of two, if we are to restore conditions to normal. This rate of construction will not be possible, for once confidence in the future is had, so much other work requiring materials must be carried on that supplies would not be available.

An important element in the construction of houses that must be given special consideration is the financial aspect. The greater part of housing accommodations in the past have been provided by the speculative builder, who has operated on small capital and worked under many handicaps. Though he has been roundly criticized for his many faults, he has been of real aid, for he is today the man largely responsible for providing most of the houses we now have. The present need, however, cannot be met with those same methods. More capital on longer loans and at lower rates of interest must be made available for the homes of the working population. Recent significant developments in the banking field and the movement for the organization of a Federal Home Loan bank system patterned after the successful Federal Farm Loan Banks, indicate that the necessity for financial aid is being realized.